



■ spotlight

November 2011 Vol. 44 No. 11



LEAP OF FAITH

2012

A monthly publication spotlighting top producers of American Income Life and National Income Life



Roger Smith
President & CEO
AIL & NILICO

Leap of Faith

I have been blessed with so many things in my life, but one of the biggest blessings has been the opportunity to lead one of the greatest companies in the world. If there had been a doubt in my mind –there wasn't, of course — it would have only taken the Fall SGA Meeting to remove it from my mind. All I can say is, "Wow!"

As is our custom each year, I announced our Company theme for 2012: *Leap of Faith*.

At least once in the life of every person, there comes a pivotal moment — a moment of truth — where the unspoken choice is to go on as you always have, or to do something decisive, something bold, that will forever mark the divide between *then* and *now*.

A *Leap of Faith*, so to speak.

I believe that within each one of us is something in which we place our faith and our trust, upon which we base our values. It's what motivates us. It's what drives us, and it will not be denied. For many people, it's their faith in God or whatever defines their spiritual belief. For some, it's faith in themselves and their abilities. For others, it's faith in family and friends. For most of us, it's all of the above.

There isn't one of you, who at some moment in your life, didn't question whether you had the experience, training, knowledge, or courage, to make the next important move in your life. And when push came to shove, it was pure faith that allowed you to make that next leap.

I remember when I first took over the responsibility of running American Income like it was yesterday. It was late fall of 1999 and I don't mind telling you that on more than one occasion, I found myself thinking, "Oh my God, I don't have a clue of what I'm doing." Talk about a big ol' *Leap of Faith* — my goodness!

You see, we didn't have a road map to show us how you get from \$48 million to \$150 million. There was no past history to tell us how to grow our Agency force from 1,100 salespeople to almost 4,500. There wasn't a diagram showing us how to centralize PR. But you don't need the whole map drawn out for you to take that leap. You just need to have faith. Dr. Martin Luther King said, "You don't have to see the whole staircase; just take the first step."

We — you and I — stand on the edge of one of the most explosive growth periods that American Income and National Income have ever known. Every indicator we have points in that direction. We are at the edge! All we need is the courage, the faith in our own abilities, the faith in our God, friends and family, and each other to take this leap.

We may not have a detailed roadmap to get us where we want to go yet. We may be sailing into uncharted waters. It most certainly will take us out of our comfort zone, but that just means we will have to be more creative, more decisive, more determined. But let me tell you what we DO have. We DO have the greatest Company in the world, and we DO have the greatest Agency field force in the world, and we DO have the greatest Home Office in the world. And that — guaranteed — will propel us to our destination.

Here we are, poised at the edge of 2012. We have the team. We have the talent. We have the tools. But to get something we've never had, we must do something we've never done. It won't happen by accident. It won't happen on its own. This is OUR defining moment. We are standing at the edge of *then* and *now*, *here* and *there*. This is the moment in which it all happens, the moment in which we must commit; there is no turning back.

This is the moment when we must unleash the combined power of our determination, our passion, and our commitment to build a surge of growth for American Income the likes of which has not ever been seen before. Now is the time to take the *Leap of Faith* that will change the face of our Company forever.

It pay\$ to help a friend take a *Leap of Faith* in December and January! Check out the Personal Recruit Production Bonus on page 16 and Scott's comment on page 27.



spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,482,370 in bonuses. For more information on the monthly bonuses, turn to Page 06.

Total: \$2,482,370

required retention rate

Effective Jan. 1, 2011, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: 68.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 12/23** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Wednesday 12/28** to count for **December** production.

notes of importance

To encourage self-employed PR Reps and PR Managers to save for retirement, AIL/NILICO offers an opportunity to receive matching bonus contribution funds into a qualified account based on years of service as a self-employed PR person. Review appropriate regulations for contributions in the UFCW 1518, OPEIU 277 and CEP 247 union agreements, since rules differ for U.S. and Canada contributions. For more information, contact **Wendy Copeland** at wmcopeland@aillife.com.

corrections

Tibor Simon is in Winnipeg, MB rather than Surrey, BC



Incorrect picture published in October Issue.

#7 GA September Production
Travis Picklesimer
\$54,276 1st 6mo Agt.
\$64,112 Net ALP
76.0 Retention
MGA: Darron Hacker
SGA: Surace-Smith



B's lifetime achievement award

pg. 05



sa/ga training bonus

pg. 11



leadership academy

pg. 12



november sga meeting

pg. 14



personal recruit production bonus

pg. 16



LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2012 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2012 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic! The convention will be held May 22-25, 2012.*

How much **MONEY**
did you leave on the table today?
This week?
This month?

Referrals

are an unlimited lead source.

If you aren't using the No-Cost Offers in the Needs-Based Sales Presentation to collect sponsorships, you are selling yourself short.

Not sure exactly how it works?

Go to www.ALLLaptopOnDemand.com

and watch the videos on how to present the No-Cost Offers and transition to collecting sponsorships.

The average referral
lead is worth
\$514*



Bernard Rapoport Receives Lifetime Achievement Award

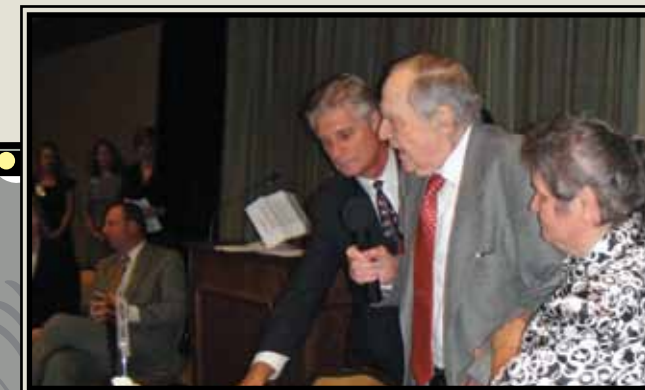
Our very own Bernard Rapoport, American Income founder, received the Lifetime Achievement Award for his philanthropy by the Association of Fundraising Professionals at a luncheon hosted by the Central Texas Chapter on Thursday, November 3, 2011. The event was held to mark National Philanthropy Day (November 15), a day to recognize the far-reaching contributions that people active in the philanthropic community have made to our lives, our communities, and our world.

Perhaps few people exemplify the tradition of giving to others more than Bernard Rapoport. B learned at a very early age the importance of reading, education and "giving back." Throughout his life, B has given back not just through financial philanthropy, but also through his long and dedicated personal service to many organizations' boards and efforts.

B, with his lovely and always supportive wife, Audre, established the Bernard and Audre Rapoport Foundation in Waco, Texas to enhance and organize their philanthropic involvement. Numerous organizations throughout the state of Texas and the United States have benefitted from millions of dollars in donations from the Rapoports. The Foundation's total committed giving through mid-2011 is more than \$47 million, not including the personal giving of B and Audre.

B has received many awards including the Presidential Citation from the University of Texas and the Gate of Zion award in Jerusalem in 1993, the Hanyang University in Korea Honorary Doctorate of Literature in 1996, the Horatio Alger Award in 1999, and the PBS Development Leadership Award in 2005. In addition, he received Lifetime Achievement Awards presented in 2006 by the National Jewish Democratic Council and in 2009 by the Waco Business League. In 2008, the University of Texas Board of Regents honored B with the rarely given, most distinguished award bestowed by the Regents, the Santa Rita Award. In 2009, he also received the Franklin D. Roosevelt Distinguished Public Service Award.

B – Congratulations from all of us at AIL/NILICO! Your vision for our Company, your passion and your outstanding generosity continue to make the difference for working families. You truly deserve to be honored for your lifetime achievements in philanthropy.



BONUS

LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$117,008	Jatoft-Foti
Ernesto Magat	78,923	Jatoft-Foti
Patrick Bendure	51,976	Surace-Smith
Mathew Hart	32,452	Surace-Smith
Matthew Parks	30,636	Surace-Smith
Jason Bratin	29,420	Theodore Pappas
Simon Rolland	24,757	Steve Friedlander
Nicholas Zangardi	17,780	Surace-Smith
Gil Legarte	17,519	Jatoft-Foti
Darron Hacker	16,935	Surace-Smith

WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Tone Munro	\$9,244	Steve Friedlander
Ryan Kendl	7,063	Altig-Orlovic
Rebecca Najlis	6,012	Jatoft-Foti
Kristy Nguyen	5,968	Jatoft-Foti
Viet Chung	5,761	Jatoft-Foti
Joshua Davidson	5,709	Surace-Smith
Ben Halali	5,372	Jatoft-Foti
Maria Rocha	4,871	Jatoft-Foti
Erez Shabtay	4,840	Cohen-Cohen
Ronnie Ramirez	4,750	Jatoft-Foti

REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$3,132	Jatoft-Foti
Richard Walus	1,582	Bob Olson
Nabil Spahi	1,290	Giglione-Ackerman
Alan Weissen	1,199	Giglione-Ackerman
Ronald Rivera	882	Cohen-Cohen
William Flournoy	820	Diego Arangopuerta
Nicole Bailey	816	Altig-Orlovic-Deley
Djenabou Diallo	797	Fred Hadayia
Nicole Johns	768	Oldham-Bianchi
Earnest Loveless	750	Cohen-Cohen

TOTAL

\$2,482,370

Dear Future SGA

Whether you are new to our company or even someone with tenure, have you ever wondered what you had to accomplish in order to be promoted to State General Agent? The answer is simple — achieve these three levels.

Level 1: Qualifying

For you to qualify you must meet the following criteria:

- 2 years of continual service with AIL/NILICO
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person who they feel they need to keep.)

WIN A TRIP TO HAWAII!



CURRENT CONTEST LEADERS

STATE GENERAL AGENTS

	Name	1st Six Month STD	First Time 15%	Code STD	Average
Cat I & II	Simon Arias	230.4%	285.7%	225.0%	247.0%
	Surace-Smith	217.4%	236.4%	97.0%	183.6%
	Williams-Zophin	120.5%	216.7%	126.3%	154.5%
	Jatoft-Foti	177.0%	158.3%	57.9%	131.1%
	Steve Friedlander	81.9%	160.0%	111.4%	117.8%
Cat III & IV	Fred Hadayia	79.8%	133.3%	94.4%	102.5%
	Oldham-Bianchi	70.1%	150.0%	84.2%	101.4%
	Theodore Pappas	211.3%	320.0%	150.0%	227.1%
	Steven DiChiaro	136.2%	240.0%	106.7%	161.0%
	Steve Greer	89.8%	166.7%	100.0%	118.8%
Cat V & VI	Imran Satti	92.7%	166.7%	70.0%	109.8%
	Slav Bitman	98.4%	100.0%	121.4%	106.6%
	Scott Sonnenberg	124.5%	125.0%	158.3%	136.0%
Cat SU & RKE	Joseph Diecedue	132.2%	125.0%	90.9%	116.1%
	Sabrina Lloyd	249.9%	350.0%	116.7%	238.9%
	Cunningham-Weatherspoon	101.7%	50.0%	183.3%	111.7%
	Mark Beckford	80.2%	150.0%	100.0%	110.1%
	Alex Roland	105.7%	50.0%	150.0%	101.9%

MANAGING AGENTS

	Name	Codes	Net ALP
RGA	Thomas Vena	19	\$71,134
	Michael Vasu	11	53,229
	Jason Bratin	12	49,291
	Patrick Bendure	9	45,449
	Bo Gentile	16	39,434
MGA	Taina Lameko	9	41,346
	Matthew Diulus	5	26,844
	Matthew Parks	4	22,480
	Mathew Hart	5	21,223
	Lucan Schmidt	4	20,979
GA	Ariana Jones	7	25,983
	Matthew Conrad	3	18,380
	Michael Lindsey	3	18,325
	Karen Gagarin	4	15,308
	Sione Aholoka	2	14,921
SA	Peter Talamaivao	2	12,078
	Dominic Park	3	9,849
	Rebecca Najlis	2	9,279
	Aaron Price	2	8,763
	Edward Atkinson	2	8,521

PERSONAL PRODUCERS

	Name	Net ALP
	Tone Munro	\$58,025
	Christina Correa	45,294
	William Gordon	45,223
	Joshua Davidson	41,258
	Ryan Kendl	39,405
	Melissa Rodriguez	36,364
	Daniel Ginn	36,173
	Ronnie Ramirez	35,331
	Kristy Nguyen	35,028
	Viet Chung	34,307
	Maria Rocha	34,256
	Jesusdieu Portilus	33,608
	Reza Zabihi	33,022
	Ben Halali	32,984
	Paul Popesco	32,339
	Phuong Chung	31,115
	Rebecca Najlis	30,829
	Katie Rafferty	29,186
	Owen Largent	29,106
	Erez Shabtay	28,048

PR REPS

	Name	Leads
Cat I	Chuck Hill	3,560
	Malka Arony	3,537
	Larry Lozano	3,006
	Donald Spohn	2,965
	Mark Gagliardi	2,753
Cat II	Gerard Senegal	1,745
	Maureen Roberts	1,701
	J T Tasker	1,535
Cat III	Hether Adams	1,406
	Steve Sanchez	1,231
	Mario Soljan	3,375
	Nicole Schneider	2,333
Cat IV	C J Briggie	2,075
	David Blaisdell	1,692
	Carlton Debord	1,639
	Kate Langthorn	809
	Ken Altizer	805

Please Note: 6 month Hawaii Contest Period October 1, 2011 - March 31, 2012. 1st month contest results of top people in each qualifying category. For full contest details, visit www.aillife.com/arc/spotlight.aspx.

■ Anniversaries

33 Years of Service
Donald Spohn, PR

29 Years of Service
Josh Chalom, SGA
James Surace, SGA

28 Years of Service
Don Foti, SGA
Cindy Furer, SGA
Robert Whittinghill, SGA

25 Years of Service
Mark Bleier, Agt
Irene Rurycz, PR

24 Years of Service
Billy Sauer, PR

23 Years of Service
Erik Graham, RGA

20 Years of Service
Rona Spano, PR

18 Years of Service
Robin Andrade, PR
Chris LaFond, SGA

17 Years of Service
Laurie Gruber, PR

16 Years of Service
William Heath, Agt

13 Years of Service
Paul Rumbuc, SGA
Scott Sonnenberg, SGA

12 Years of Service
Mark Gagliardi, PR
Al-Karim Walji, Agt

11 Years of Service
Janice Dixon, Agt
Sidney Hodgskiss, SA
Arthur Westergren, Agt

10 Years of Service
Harold Canter, SA
John Farley, Agt
Rhonda Shaffer, Agt
J T Tasker, PR
Cynthia Wilhelmi, Agt

9 Years of Service
Philip Currie, Agt
Robert Dunn, GA
Ronald Friedlander, Agt
Saeideh Nessar Ali, Agt

8 Years of Service
Willie Hayden, Agt
Eric LaBossiere, RGA
Maijargal Sukhbaatar, Agt

7 Years of Service
Robert Appel, Agt
Hank Gordon, GA
Dawn LeBlanc, Agt
Brandon Teter, RGA

6 Years of Service
Steven Edgell, Agt
Sabrina Lloyd, SGA
Suny Robinson, PR
Dennis Titcombe, GA

5 Years of Service
Noel Ables, MGA

Katy Hogge, PR
Lorenzo Lameko, RGA
Robert Webb, Agt

4 Years of Service
Felix Berger, GA
Jennifer Holliday, GA
Kevin Holtz, GA
Sita Pereira, SA
Melissa Schroeder, Agt
Karen Sessing, GA
Amy Shui, Agt
Eric Trautloff, GA

3 Years of Service
Andrew Aaron, RGA
Justin Adams, RGA
Rajeev Arora, GA
Frank Cousins, SA
Diane Crawford, Agt
Lori Dacyk, MGA
Dee Hettinger, PR
Brenda Howell, MGA
Azurde Johnson, PR
Emily Langthorn, PR
Lacy Martin, PR
Lleison Martinez, MGA
John Passi, SA
Yadollah Pourjalali, GA
Vaaufiao Robertson, Agt
Ryan Saridakis, Agt
Joseph Schroeder, Agt
Rob Speers, Agt

Bruce Viaje, GA

2 Years of Service
Adeyemi Akinade, MGA
Derron Alexander, MGA
Adrienne Collins, Agt
Scott Davis, MGA
Scott Davison, GA
Mack Doby, MGA
Lee Fivenson, PR
Mark Glazer, MGA
Andrew Helgeson, MGA
Nic Iagulli, SA
Henrietta Jackson, Agt
Jeanette Lancaster, SA
Bervina Lane, Agt
Tian Luo, GA
John Nielson, PR
Robert Nolan, GA
Alicia Olson, MGA

Charles Perkins, Agt
Sosefo Petelo, SA
Sheree Risley-Aragon, GA
Jose Rubio, SA
Patrena Smith, PR
Andrell Smith, Agt
Patrena Smith, PR
Siupeli Tuitupou, SA
Ofa Tupouniua, MGA
Ellen Weinstein, SA
Cherri Xie, MGA

1 Year of Service
Kone Abdoulaye, SA

Akenese Ati, SA
Steven Bast, SA
Michele Angelini, Agt
Christine Curran, MGA
Javier Arce, SA
Michael DeLutri, SA
Devin Dingey, Agt
Lynn Doolittle, GA
Alexander Dorey, GA
Aniva Epati, Agt
Cody Felder, SA
Ricardo Ferrer, GA
Joshua Fosnight, GA
Sandra Gardea, PR
Brian Giffin, SA
Jennifer Gray, Agt
Nathan Griswold, SA
Sadie Hawkins, Agt
John Holstein, SA
Brian Jerome, SA
Miriam Kay, Agt
Kirk Kennedy, Agt
Armound Khodaverdi, Agt
Sean Kiersztyn, Agt
Kody Kramme, MGA
Jarvis Lawson, SA
Francis Lerro, Agt
Lamar Livingston, Agt
Chin Long, SA
Olukushe Mason, SA
Daniel Mastropolo, GA

Christopher Meany, PR
Julia Misluk, SA
Antonio Monica, MGA
Oliverliski Murphy, Agt
Raphael Musto, SA
John Pike, PR
Alice Price, MGA
Andrei Ramaniuk, Agt
Kelly Ryan, SA
Marc Salvaggi, SA
Marium Sherzai, SA
Pelagio Silva, Agt
Anthony Simkovich, PR
Carl Smith, GA
Ryan Smith, Agt
Jaime Starcheski, PR
Craig Steeves, GA
Senelinah Talamaivao, GA
Nathaniel Tardif, SA
Barry Tauscher, Agt
Christopher Tise, SA
Lisa Verlander, PR
Seande Vinson, GA
Anthony Vuolo, SA
Nate Waldmiller, Agt
Markena Ward, SA
Bobbi Wiatr, Agt
Khristian Wicker, SA
Emily Youngpeter, Agt
Rocco Zagari, GA
Amanda Zophin, GA

■ Promotions

State General Agent
Samantha Chui
Brandon Cooley
Regional General Agent
Ronald Newlin
Richard Nicholson
Brian Schreiter
Master General Agent
Alex Dmyterko
Herman Fennell
Kody Karhliker
Alexander Keats
James Lochard
Brandon MacDonald
Trevor Mayer
Aiman Mousa
Andrea Nichols
Michael Phillips
Johna Ryan
Lucan Schmidt
Kyshia Smith
Tim Smith
Sara Vaz
Ransey Vazquez
Christopher M Williams
60% General Agent
James Aalders
Anthony Anderson
Denise Berrios
Pamla Crawford
William Flournoy
Kelsey Hay

Stephen Jeung
Sandy Riley
57.5% General Agent
Benjamin Ainscough
Josh Bloomquist
Clark Coles
Denice Copp
Lynn Doolittle
Aaron Dunlap
Eric Ebbitt
Amandeep Gill
Ashley Harrington
Matthew Hodge
Debra Hunter
Kyle Istvanditsch
Michael Lindsey
Keith Litterst
Michael Manosca
Michael Polakowski
Dominique Smalls
Amanda Zophin
55% Supervising Agent
Jervis Archer
John Barrett
Anthony Batista
Shalisa Bethea
William Blankenship
Markeia Brown
Lasonya Clerk
Jamie Conklin
Demarco Davidson
Edward Davidson

Melissa Falk
Anita Ferris
Liza Godine
Jason Green
Trent Hilderbrand
Florence Hodge
Dennis Holder
Harold Jara
Joseph Jensen
Jennifer Krohr
Anna Lachman
Carl Lenz
Andy Lim
Adriana Lopez
Ryan McCarthy
Monica McKeller
Kathare Mundit
Darrell Nelsen
Jacqueline Patterson
Andrew Pratt
Daniel Ramon
Lisa Richardson
Marc Robinson
Dustin Rushin
Victor Schwenoha
Mia Seagraves
Chiquita Selvy
Candice Singer
Bernice Solomon Redd
Steve Svendson
Mary Vatterott
Tara Weisz

Daniel Wiele
Timothy Wilson
Justin Wise
52.5% Supervising Agent
John Albertini
Gloria Allen
Leary Andrews
Javier Arce
Anastacio Baeza
Trevor Bailey
Amelyn Baniqued
Jeffrey Barr
Miki Bartolome
Jalaine Binas
Ryan Bisson
Leah Bonner
Paul Bourassa
Richard Branchflower
Mike Bray
Stuart Burgner
Kenneth Carlberg
Brendan Chun
Contessa Connors
Lenora Cope
Joshua Crisp
Aldina DaRosa

Karies Dodson
Randy Donner
Ryan Doughty
Harold Durana
Steve Durbin
Sherie Duvall
Mongo Edwards
Gyad Ferguson
Liseti Fifita
Kathleen Fitzsimmons
Tiffany Foster
Patrick Fowler
Juanita Fussell
Jerry Gallegos
Martin Garcia
Rachael Garza
Brian Gilmore
Sara Gioia
Mark Gontarz
Filip Greda
Daymon Green
Marcus Guyton
Richard Hairston
Hilary Hamilton
Terry Harper
Joseph Harris

Ondrej Havelka
Jahn Herrick
David P Holt
Melody Hudson
Joseph Huh
Eddy Hurt
Andy Jaikaran
Andrew Jaycox
Joshua Jenkins
Daniel T Johnson
Gregory Johnson
Danny Jones
Desmond Kamara
Jasbir Kaur
Daniel Kenneally
Catherine Konieczka
Saroeum Kou
Kory Kuipers
Clifton Leonard
Jessimi Lewis
Matthew Lewis
Yocherng Liou
Larry Long
Dana Losser
Paul Mariotti
Georgie Martinez
Gilbert Martinez
Timberly Merritt
Debbie Moke
Pon Mom
Joel Moran
Franklin Ollie

Christopher Osborn
Glaister Parke
Vanessa Parker
Wesley Parrigin
Chad Potts
Megan Pryke
Brennan Pyles
Ainsworth Ramkhelawan
Matthew Ring
Branden Rivas
Zachary Robertson
Chang Saefong
Kasey Schultz
Michael Shaba
Joseph Shanks
Donny Shumkuenip
Alexandria Sorrels
Jesse Spencer
Natain Stam
Anjanette Stehlgens
Leonard Suminski
Ronald To
Samuel Tomaro
Jason Trammell
Brenton Walton
Chun-Lu Wang
Richard Whyte
Terrence Williams
Veronda Williams
Kascey Williamson
Bleys Wright
Abdul Yusuff



Samantha Chui
Georgia
November 1

Samantha has been with AIL since 2005 and transferred to the Matt Hogan Agency in 2008. She had been a manager in the hospitality industry and researched the insurance industry when she learned about residual income. "I actually studied several insurance opportunities, but AIL's structure and business model made the most sense." She says she's always been an overachiever and is excited for the chance to offer our opportunity to others. Samantha, husband Allen and daughter Alexia live in Atlanta.



Brandon Cooley
Arizona
October 31

Brandon worked for his dad in the construction business, where he managed workers since he was 17 years old. Later, he owned his own Heating and A/C company before coming to AIL in 2009. "I've always been big on owning my own business. As an SGA, I want to make sure people have the best opportunities possible, with nothing and nobody holding them back." Brandon recently married Amanda, whom he calls "a godsend who makes sure the business runs smoothly."

FOUNDERS CLUB

October 2011 Qualifiers — Outstanding Producers & PR Representatives:



Ben Halali
Jatoft-Foti Agency
 6th Qualification
 \$120,149 Net ALP
 77.1% Ret



Erez Shabtay
Cohen-Cohen Agency
 6th Qualification
 \$104,185 Net ALP
 90.0% Ret



Tone Munro
Steve Friedlander Agency
 3rd Qualification
 \$180,473 Net ALP
 88.0% Ret



Rebecca Najlis
Jatoft-Foti Agency
 3rd Qualification
 \$77,938 Net ALP
 82.4% Ret



Kristy Nguyen
Jatoft-Foti Agency
 2nd Qualification
 \$91,040 Net ALP
 87.8% Ret

SA/GA DIRECT CODE FIELD TRAINING BONUS

The SA/GA Direct Code Field Training Bonus became available June 1, 2011 and we are excited by the results! The number of weekly bonuses has increased steadily, and the number of SAs and GAs who qualified has also increased. Want in on this action? Talk to your manager and see how much you can add to your income next month. You have until year end to maximize this bonus opportunity.

YTD BONUS LEADERS YTD Bonus Payout \$1,192,349

1 CECILIA SAN DIEGO-TOMAS \$37,219 Jatoft-Foti	2 MARION MAGAT \$19,765 Jatoft-Foti	3 KAREN GAGARIN \$16,104 Jatoft-Foti	4 TRAVIS PICKLESIMER \$11,254 Surace-Smith	5 LONDON BURNETT \$11,054 Surace-Smith
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OCTOBER BONUS LEADERS October Bonus Payout \$283,813 October Bonus Qualifiers 425

1 Marion Magat \$10,939 Jatoft-Foti	26 John Holstein \$2,432 Jatoft-Foti
2 Christian Napiza 8,711 Jatoft-Foti	27 Sione Aholoka 2,426 Steve Friedlander
3 Alomkone Soundara 7,182 Jatoft-Foti	28 Joseph Geer 2,316 Surace-Smith
4 Dominique Bertoncini 6,383 Jatoft-Foti	29 Richard Lyddon 2,218 Steven DiChiaro
5 Dustin Dunlap 6,197 Surace-Smith	30 Vernin Vigier-Reynoso 2,213 Matt Henderson
6 Kraig Jilge 5,927 Jatoft-Foti	31 Marcus Howard 2,119 Surace-Smith
7 Karen Gagarin 5,907 Jatoft-Foti	32 Benjamin Ainscough 2,064 Altig-Orlovic
8 Cecilia San Diego-Tomas 5,020 Jatoft-Foti	33 Christopher Newman 2,011 Surace-Smith
9 Viet Chung 4,840 Jatoft-Foti	34 William Flournoy 1,802 Diego Arangopuerta
10 Robert Wilhelm 4,565 Jatoft-Foti	35 Pamela Altman 1,750 Surace-Smith
11 Kyle Wrobel 4,545 Surace-Smith	36 Debra Hunter 1,708 Fred Hadayia
12 Rebecca Najlis 4,374 Jatoft-Foti	37 Philip Roffi 1,676 Furer-Whittinghill
13 Ariana Jones 3,657 Theodore Pappas	38 Joshua Fosnight 1,668 Simon Arias
14 Barbara Corigliano 3,584 Sabrina Lloyd	39 Jodi Bohdal 1,555 Fred Hadayia
15 Uatesoni Filimoehala 3,342 Steve Friedlander	40 John Stankoski 1,542 Simon Arias
16 Amanda Beyersdorff 3,324 Surace-Smith	41 Taneshia Solomon 1,521 Steve Greer
17 Ryan Fickert 3,315 Surace-Smith	42 Travis Picklesimer 1,512 Surace-Smith
18 Kevin Holtz 3,281 Surace-Smith	43 Rita Charles 1,487 Steve Friedlander
19 Matthew Cosic 3,196 Surace-Smith	44 Matthew Conrad 1,467 Surace-Smith
20 Karolina Debek 3,031 Sabrina Lloyd	45 Violetta Goldman 1,465 Oldham-Bianchi
21 Timothy Watson 2,770 Surace-Smith	46 Terrence Asuncion 1,456 Jatoft-Foti
22 Ofa Siasau 2,744 Steve Friedlander	47 Raphael Musto 1,449 Simon Arias
23 Dominic Park 2,725 Theodore Pappas	48 Nicholas Moore 1,431 Oldham-Bianchi
24 Thomas Feliciardi 2,607 Theodore Pappas	49 Ronald Kutruff 1,402 Simon Arias
25 London Burnett 2,594 Surace-Smith	50 Aaron Haynes 1,402 Simon Arias

Directors of the Month

Sales Director of the Month

Leaders growing leaders!

Rob Gray



Rob had 50% increase in ALP!
 Excellent work, Rob!

PR Director of the Month

Leaders growing leaders!

Tim Farr



Tim had a positive growth of 6020 leads!
 We salute your achievement, Tim!



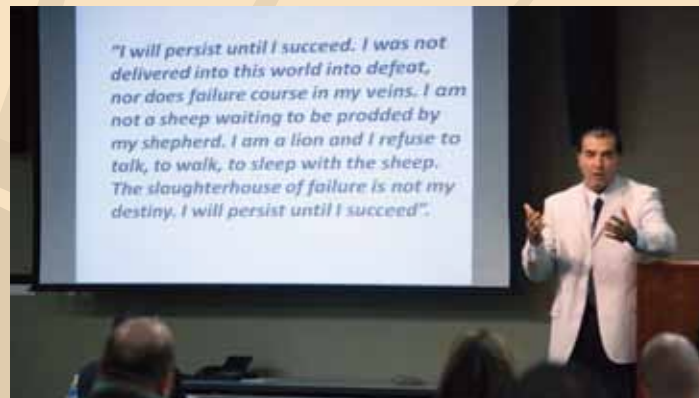
Driving Excellence



LEADERSHIP ACADEMY

Leadership 201: Building for Ownership was held in mid-October, followed by **Leadership 301: Top Gun** the first week of November. These were the final two Leadership Academy sessions for 2011. A combined total of approximately 40 attendees took advantage of these management training schools.

Leadership Academy is your ticket to management opportunities with AIL/NILICO. Take a Leap of Faith and talk to your SGA about attending in 2012. Spotlight will publish the 2012 class schedule when it is available.



VP Field Operations Domenico Bertini talks about a culture of success.



Director of New SGA Development and series facilitator Kevin Dunn brings home a point during 201.



SGA Theo Pappas shares about "Thinking Big: Building for Ownership."



Needs-Based Sales Director Robert Smith introduces future great leaders to AIL's e App data power tool, QlikView.

"If one advances confidently in the direction of his dreams, and endeavors to live the life which he has imagined, he will meet with success unexpected in common hours."
— Henry David Thoreau

Leadership



Larry Strong
Vice President of
Agency Leadership Development

A Leap is Required!

"Now faith is being sure of what you hope for and certain of what we do not see." — Hebrews 11:1

While the above definition of faith is my personal favorite, according to Wikipedia, a *Leap of Faith*, in its most commonly used meaning, is the act of believing in or accepting something intangible or unprovable, or without empirical evidence. Whatever your personal definition of faith, one thing is certain: a *leap* is required or it wouldn't be *faith*. And in many instances we're just not talking about a little hop, skip or jump. We're talking a MEGA leap!

Irrefutable facts are critical to life and our business but I think we all would agree that a *Leap of Faith* is sure a whole lot more fun, adventurous, daring and exciting than facts or empirical evidence alone. Let's face it, each and every day at American Income and National Income requires a leap of faith to some extent. The very process and risk of deciding to come into this business, learning the skills, and, in the final analysis, making something beautiful out of nothing but pure opportunity requires an immense amount of faith.

There are many talented people who haven't fulfilled their dreams because they over think it, are too cautious or who are unwilling to make the leap of faith required. On the flip side, show me an agent, Agency Builder, PR Rep, Marketing Specialist, Manager, Director or SGA who is willing to take huge leaps of faith and more importantly, shows the willingness to do the things they need to do in order to be successful, and I will show you a person who is simply **SURE OF WHAT THEY HOPE FOR AND ABSOLUTELY CERTAIN OF WHAT THEY YET DO NOT SEE.** I find it magical and a real blessing to be around people with such enormous faith and the audacity to take huge leaps.

We are also a family of HOPE. We hope that everyone in the organization will take full and complete advantage of *Opportunity*

Unlimited. We hope that we can and will make a significant positive difference in peoples' lives. And we walk with confident assurance that what we hope for will indeed manifest itself.

So keep on dreaming big dreams. Those dreams will become real. Keep on knocking on opportunity's door. The door will open. Keep on crystallizing your vision. Your vision will come to pass. Keep on believing and hoping for all the best that life and your relationship with AIL and NILICO can bring you.

But, for heaven's sake, stay willing to take a *Leap Of Faith*.

Stay Strong! *Leap On!*

LEAP^{OF} FAITH

2011 NOVEMBER SGA MEETING

The fall SGA Meeting was held November 13-16 at the Hilton DFW Lakes just outside Dallas, Texas. Following a long-standing tradition, President and CEO Roger Smith kicked off the meeting by announcing the Company theme for 2012, *Leap of Faith*. The driving idea behind the theme is that AIL/NILICO is poised at the edge of the growth explosion in our history. Now we need to move boldly and decisively – take a *Leap of Faith*.

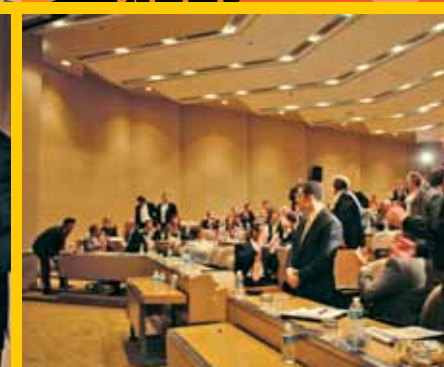
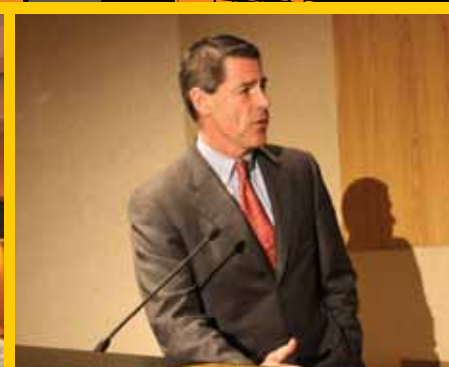
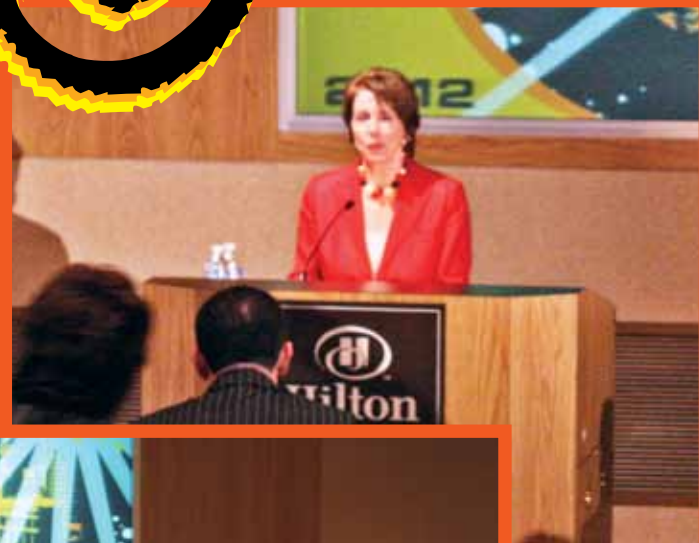
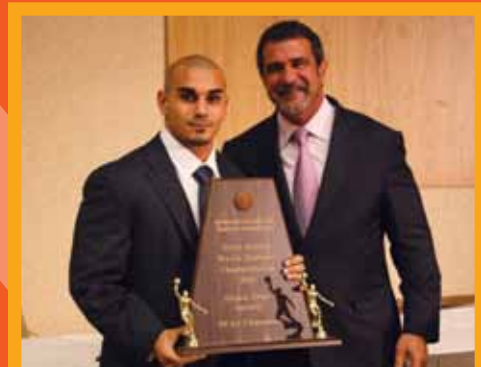
Monday morning, the group played host to a surprise guest speaker: Minority House Leader Nancy Pelosi, who spoke about American Income's role in reigniting the American dream.

Informative Breakout Sessions both days addressed such topics as *Laptop Done Right*, *The Recruiting Process – Top Performers*, *Successful Referrals*, *QlikView*, *Needs-Based Quality* and *Recruiting and Social Media*.

Executive Vice President and Chief Marketing Officer Scott Smith announced the winners of the Mentorship contest. Winners received a replica of the Rodin sculpture *The Thinker*. Scott also announced the winners of the Shine My Shoes ALP Contest, who got their shoes shined by their losing counterparts and, as usual, shared lots of laughs. Winners of the March Madness contest were announced, and Legacy Awards were presented to SGAs who mentored and promoted members of their Agencies to the position of State General Agent.

Prior to the meeting, Scott had also challenged the SGA body to submit the best sales week in the history of the Company in honor of CEO Roger Smith's birthday, which fell during the meeting. Not only was it the best week in AIL history, but it was also announced that the previous month was the best October ever. The SGAs signed an oversized birthday card and included their Agency's production figures for the week. Roger proclaimed both the gesture and the superb effort "the best birthday present ever."

Download *Leap of Faith 2012* wallpapers for your desktop and mobile devices from the Agency Resource Center:
www.aillife.com/arc/marketing.aspx





PERSONAL RECRUIT — PRODUCTION BONUS



The time has never been better to share *Opportunity Unlimited* with someone you know personally.

YOUR NEIGHBOR

YOUR BEST FRIEND SINCE GRADE 3

YOUR SISTER IN-LAW'S COUSIN

WHEN YOUR HITS 5% BONUS, YOU GET 250

WHEN YOUR HITS FIRST 15% BONUS, YOU GET 500

WHEN YOUR HITS THIRD 15% BONUS, YOU GET 750

THAT FRIEND COULD BE WORTH UP TO \$1,500.

THIS TIME, IT'S PERSONAL: Announcing the Personal Recruit Production Bonus!

- Personal Recruit = someone not in RMS or acquired through an ad (or similar) paid for by the SGA or MGA.
- For Personal Recruiting Hires in the month of December and January (who become bonus earners in the first quarter of 2012).
- A Personal Recruit Hire Form will certify the above and must be signed by recruit, SGA, and personal recruiter at time of hire.
- A hire is a person added to the contract pipeline.
- The name of the Personal Recruit will be scrubbed against the RMS Database.
- If recruited by a career agent, the recruit does not need to be coded to that agent.

FOR FULL QUALIFICATION DETAILS GO TO www.aillife.com/arc/spotlight.aspx

The total Net ALP of the Personal Recruit during the contest period will also count towards the recruiter's 2013 Convention qualification! (maximum total 25k)

PERSONAL RECRUIT PRODUCTION BONUS

PERSONAL RECRUIT NAME DATE HIRED

PERSONAL RECRUIT SIGNATURE DATE

RECRUITER NAME CODE #

RECRUITER SIGNATURE DATE

SGA SIGNATURE DATE

PERSONAL RECRUIT = someone not in RMS or acquired through an ad (or similar) paid for by the SGA or MGA.

For Personal Recruiting Hires in the month of December and January (that become bonus earners in the first quarter of 2012).

This Form certifies the above and must be signed by recruit, SGA and personal recruiter at time of hire.

SEND FORM TO: Attn: Linda Moldovan
Agency Accounting Department
P.O. Box 2608
Waco, TX 76797

FAX: 254-761-6558



MORE

Supervising Agents



1. Marion Magat
Roseville, CA



2. Christian Napiza
Fresno, CA



3. Viet Chung
San Jose, CA



4. Robert Wilhelm
San Jose, CA



5. Alomkone Soundara
Roseville, CA

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Marion Magat	\$102,202	\$102,030	89	Ernesto Magat	Jatoff-Foti
2.	Christian Napiza	75,061	85,995	93	Ben Halali	Jatoff-Foti
3.	Viet Chung	70,125	104,432	96	Ben Halali	Jatoff-Foti
4.	Robert Wilhelm	56,791	65,835	92	Ben Halali	Jatoff-Foti
5.	Alomkone Soundara	52,905	57,195	94	Ernesto Magat	Jatoff-Foti
6.	Rebecca Najlis	42,302	71,986	100	Ben Halali	Jatoff-Foti
7.	Matthew Cosic	40,544	75,806	73.5	Nicholas Zangardi	Surace-Smith
8.	Sean Wampler	34,002	44,391	92	Darron Hacker	Surace-Smith
9.	Uatesoni Filimoehala	33,765	43,501	96		Steve Friedlander
10.	Ryan Fickert	31,497	39,474	89	Patrick Bendure	Surace-Smith

ALL TIME RECORD: KRISTY NGUYEN \$121,960 1st Six Mo Agt
ALL TIME RECORD: KRAIG JILGE \$186,373 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Matthew Cosic	\$197,846	\$349,409	73.5	Nicholas Zangardi	Surace-Smith
2.	Andrew Dailey	191,068	233,191	75.5	Brett Gryska	Oldham-Bianchi
3.	Marion Magat	170,588	177,958	89	Ernesto Magat	Jatoff-Foti
4.	Henry Briggs	167,137	188,344	72.6	Taina Lameko	Steve Friedlander
5.	Steven Rotherforth	161,998	284,006	79.5	Stephen Jubrey	Oldham-Bianchi
6.	Christopher Newman	130,922	230,400	71.8	Mathew Hart	Surace-Smith
7.	Nicholas Moore	111,414	183,662	90	Michael Romeo	Oldham-Bianchi
8.	Ran Yi	103,024	118,339	84	Haoyu Xu	Imran Satti
9.	Viet Chung	102,928	178,621	96	Ben Halali	Jatoff-Foti
10.	Debra Hunter	99,549	172,305	68.7	Marisa Willgruber	Fred Hadayia

ALL TIME RECORD: KRAIG JILGE \$501,643 1st Six Mo Agt
ALL TIME RECORD: KRAIG JILGE \$959,675 Net ALP

General Agents



1. Kraig Jilge
Fresno, CA
Record Breaker



2. Karen Gagarin
Roseville, CA



3. Ariana Jones
Flushing, NY



4. Kyle Wrobel
Cleveland, OH



5. Dustin Dunlap
Columbus, OH



6. Cecilia San Diego-Tomas
Concord, CA



7. Seiloni Filimoehala
Auckland, NZ



8. Kevin Holtz
Cleveland, OH



9. Travis Picklesimer
Columbus, OH



10. Dominique Bertoncini
San Jose, CA

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Kraig Jilge	\$329,822	\$513,451	70.9	Ben Halali	Jatoff-Foti
2.	Karen Gagarin	265,646	364,209	76.4	Ernesto Magat	Jatoff-Foti
3.	Ariana Jones	124,616	165,834	77.3	Jason Bratin	Theodore Pappas
4.	Kyle Wrobel	101,596	121,441	69.6	Mathew Hart	Surace-Smith
5.	Dustin Dunlap	98,765	156,017	77.7	Patrick Bendure	Surace-Smith
6.	Cecilia San Diego-Tomas	75,472	81,453	71.2	Gil Legarte	Jatoff-Foti
7.	Seiloni Filimoehala	68,347	86,393	95	Simon Rolland	Steve Friedlander
8.	Kevin Holtz	65,078	109,296	77.0	Nicholas Zangardi	Surace-Smith
9.	Travis Picklesimer	55,770	69,120	72.0	Darron Hacker	Surace-Smith
10.	Dominique Bertoncini	49,438	72,714	98	Jose Harb	Jatoff-Foti
11.	Nasr Quadri	47,948	70,523	85.5	Syed Quadri	Theodore Pappas
12.	Amanda Beyersdorff	46,554	60,944	77.6	Mathew Hart	Surace-Smith
13.	Ofa Siasau	45,661	46,851	96	William Smith	Steve Friedlander
14.	Matthew Conrad	42,113	78,781	92	Matthew Parks	Surace-Smith
15.	John Setu	40,930	43,344	69.3	Simon Rolland	Steve Friedlander
16.	Thomas Fellicciardi	37,698	37,698	90	Mark Glazer	Theodore Pappas
17.	Bryon Welch	35,560	53,723	85.9	Sara Welch	Steve Friedlander
18.	Marcus Howard	35,353	36,203	69.1	Patrick Bendure	Surace-Smith
19.	Richard Lyddon	33,987	44,827	68.7	Matthew Tumquist	Steven DiChiaro
20.	Dan Nebraski	32,251	37,574	95	Aaron Parks	Simon Arias

ALL TIME RECORD: KRAIG JILGE \$329,822 1st Six Mo Agt **HOT NEW RECORD**
ALL TIME RECORD: KRAIG JILGE \$513,451 Net ALP **HOT NEW RECORD**

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Kraig Jilge	\$793,025	\$1,633,802	70.9	Ben Halali	Jatoff-Foti
*2.	Karen Gagarin	767,875	1,383,054	76.4	Ernesto Magat	Jatoff-Foti
*3.	Cecilia San Diego-Tomas	704,768	781,222	71.2	Gil Legarte	Jatoff-Foti
*4.	Ariana Jones	491,507	672,404	77.3	Jason Bratin	Theodore Pappas
*5.	Seiloni Filimoehala	447,744	508,780	95	Simon Rolland	Steve Friedlander
6.	Sione Aholoka	435,403	514,792	71.3	Serah James	Steve Friedlander
7.	Kyle Wrobel	394,582	747,093	69.6	Mathew Hart	Surace-Smith
8.	Kevin Holtz	381,315	636,154	77.0	Nicholas Zangardi	Surace-Smith
9.	Dustin Dunlap	355,085	654,315	77.7	Patrick Bendure	Surace-Smith
10.	John Setu	329,481	397,184	69.3	Simon Rolland	Steve Friedlander
11.	James Keefer	289,594	441,853	77.0	Casey Kunash	Simon Arias
12.	Travis Picklesimer	275,418	388,906	72.0	Darron Hacker	Surace-Smith
13.	Bryon Welch	274,020	372,033	85.9	Sara Welch	Steve Friedlander
14.	Rachel Bryson	272,242	354,682	78.8	Thomas Vena	Simon Arias
15.	Nasr Quadri	265,260	405,060	85.5	Syed Quadri	Theodore Pappas
16.	Dmitriy Kagan	245,612	282,900	69.7		Slav Bitman
17.	David Livingston	240,136	440,797	75.6	Daniel Hartwig	Surace-Smith
18.	Matthew Conrad	239,639	395,596	92	Matthew Parks	Surace-Smith
19.	Matthew Ficarra	230,188	387,243	79.9	Michael Romeo	Oldham-Bianchi
20.	Ryan O'Malley	215,303	282,603	77.4	Haoyu Xu	Imran Satti

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

Master General Agents



1. Ben Halali
San Jose, CA



2. Ernesto Magat
Roseville, CA



3. Patrick Bendure
Columbus, OH



4. Mathew Hart
Cleveland, OH



5. Jason Bratin
Flushing, NY



6. Matthew Parks
Cleveland, OH



7. Simon Rolland
Auckland, NZ



8. Justin Adams
Pittsburgh, PA



9. Fritznel Octave
Miami Lakes, FL



10. Elias Hazen
Columbus, OH

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ben Halali	\$371,976	\$616,382		72.8	Jatoft-Foti
2.	Ernesto Magat	265,646	398,344		77.4	Jatoft-Foti
3.	Patrick Bendure	199,387	335,639		76.5	Surace-Smith
4.	Mathew Hart	176,226	236,037		68.1	Surace-Smith
5.	Jason Bratin	140,713	196,760		76.2	Theodore Pappas
6.	Matthew Parks	126,007	211,703		75.6	Surace-Smith
7.	Simon Rolland	120,513	156,283		68.0	Steve Friedlander
8.	Justin Adams	87,693	161,038		71.7	Simon Arias
9.	Fritznel Octave	79,537	89,203		82.1	Williams-Zophin
10.	Elias Hazen	73,717	87,291		74.3	Surace-Smith
11.	Kellen Cuttance	73,083	84,754		69.8	Slav Bitman
12.	Nicholas Zangardi	66,136	111,190		73.6	Surace-Smith
13.	Darron Hacker	66,035	95,059		72.6	Surace-Smith
14.	Mack Doby	62,678	85,733		71.9	Joseph Diecedue
15.	Sebastian Kazek	59,661	66,607		75.3	Matt Henderson
16.	Craig Strompf	54,583	74,355		70.5	Furer-Whittinghill
17.	Matthew Diulus	53,059	76,110		75.6	Simon Arias
18.	Jose Harb	49,438	73,266		100.0	Jatoft-Foti
19.	Syed Quadri	47,948	71,940		74.8	Theodore Pappas
20.	Matthew Turnquist	46,635	62,739		73.1	Steven DiChiaro

ALL TIME RECORD: BEN HALALI \$371,976 1st Six Mo Agt **HOT NEW RECORD**

ALL TIME RECORD: BEN HALALI \$616,382 Net ALP **HOT NEW RECORD**

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ben Halali	\$982,543	\$3,255,082		72.8	Jatoft-Foti
*2.	Simon Rolland	933,621	1,218,944		68.0	Steve Friedlander
*3.	Matthew Parks	912,066	1,457,080		75.6	Surace-Smith
*4.	Patrick Bendure	865,472	2,012,223		76.5	Surace-Smith
*5.	Jason Bratin	857,836	1,272,127		76.2	Theodore Pappas
6.	Ernesto Magat	770,965	1,668,376		77.4	Jatoft-Foti
7.	Brett Gryska	704,905	1,279,102		73.3	Oldham-Bianchi
8.	Matthew Diulus	655,095	846,720		75.6	Simon Arias
9.	Justin Adams	632,507	1,007,696		71.7	Simon Arias
10.	Mathew Hart	600,007	1,023,263		68.1	Surace-Smith
11.	Darron Hacker	543,933	830,601		72.6	Surace-Smith
12.	Stephen Jubrey	532,971	1,109,721		75.7	Oldham-Bianchi
13.	Stephen Hill	512,426	1,314,529		71.3	Steve Friedlander
14.	Haoyu Xu	499,169	580,226		72.1	Imran Satti
15.	Daniel Hartwig	489,048	822,538		76.5	Surace-Smith
16.	Michael Romeo	468,305	818,165		78.2	Oldham-Bianchi
17.	Samuel Cohen	459,714	1,031,413		72.1	Fred Hadayia
18.	Hal Herman	436,712	968,402		75.4	Oldham-Bianchi
19.	Casey Kunash	430,402	636,025		76.4	Simon Arias
20.	Elias Hazen	429,122	633,347		74.3	Surace-Smith

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$3,364,819 Net ALP

Regional General Agents



1. Ben Halali
San Jose, CA



2. Michael Vasu
Cleveland, OH



3. Patrick Bendure
Columbus, OH



4. Thomas Vena
Pittsburgh, PA



5. Zachary Hart
Columbus, OH

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ben Halali	\$689,922	\$1,095,541		74.4	Jatoft-Foti
2.	Michael Vasu	450,613	733,386		75.1	Surace-Smith
3.	Patrick Bendure	339,286	518,618		75.4	Surace-Smith
4.	Thomas Vena	224,180	348,680		77.7	Simon Arias
5.	Zachary Hart	206,794	367,599		76.3	Surace-Smith
6.	Jason Bratin	206,223	263,502		77.4	Theodore Pappas
7.	Justin Adams	187,306	313,508		73.0	Simon Arias
8.	Simon Rolland	169,132	228,204		68.5	Steve Friedlander
9.	Brett Gryska	98,876	210,742		74.6	Oldham-Bianchi
10.	Samuel Cohen	97,437	192,067		72.3	Fred Hadayia

ALL TIME RECORD: BEN HALALI \$689,922 1st Six Mo Agt **HOT NEW RECORD**

ALL TIME RECORD: BEN HALALI \$1,095,541 Net ALP **HOT NEW RECORD**

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ben Halali	\$2,165,765	\$5,703,054		74.4	Jatoft-Foti
*2.	Michael Vasu	2,000,693	3,777,217		75.1	Surace-Smith
3.	Thomas Vena	1,926,155	2,930,235		77.7	Simon Arias
4.	Patrick Bendure	1,617,975	3,102,197		75.4	Surace-Smith
5.	Brett Gryska	1,504,169	2,816,430		74.6	Oldham-Bianchi
6.	Justin Adams	1,466,699	2,301,007		73.0	Simon Arias
7.	Simon Rolland	1,245,969	1,653,553		68.5	Steve Friedlander
8.	Jason Bratin	1,241,637	1,766,287		77.4	Theodore Pappas
9.	Stephen Hill	1,109,071	2,163,915		74.6	Steve Friedlander
10.	Stephen Jubrey	930,850	1,794,994		76.0	Oldham-Bianchi

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$7,822,932 Net ALP

State General Agents

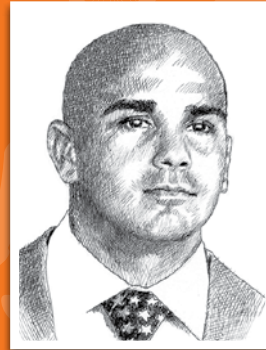
Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Jim Surace
CATEGORY I



Marcus Smith
CATEGORY I



Simon Arias
CATEGORY II



Theodore Pappas
CATEGORY III



Slav Bitman
CATEGORY IV



Cindy Furer
CATEGORY V



Bob Whittinghill
CATEGORY V



Scott Sonnenberg
CATEGORY VI



Top Rookie

Mark Beckford
Net ALP \$63,396



Top Start-Up

Alex Roland
Net ALP \$68,624

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance
								Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Surace-Smith		75.8	\$782,738	\$360,000	217	129.0	346
	Jatoft-Foti		73.6	828,275	468,000	177	88.6	266
II	Simon Arias		76.0	419,302	182,000	230	112.4	343
	Williams-Zophin		68.0	235,057	195,000	121	43.7	164
III	Theodore Pappas		76.0	285,252	135,000	211	109.5	321
	Matt Henderson		71.3	128,973	135,000	96	85.1	181
IV	Slav Bitman		73.0	107,234	109,000	98	76.9	175
	Steven DiChiario		71.6	148,499	109,000	136	30.1	166
V	Furer-Whittinghill		71.6	92,622	96,000	96	43.4	140
VI	Scott Sonnenberg		71.4	97,136	78,000	125	85.5	210
	Joseph Diecedue		71.3	103,145	78,000	132	73.0	205

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance
								Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Surace-Smith		75.8	\$4,544,914	\$3,600,000	126	29.2	155
II	Simon Arias		76.0	3,505,998	1,820,000	193	101.5	294
III	Theodore Pappas		76.0	2,000,239	1,350,000	148	92.0	240
IV	Steven DiChiario		71.6	1,549,448	1,090,000	142	64.7	207
	Imran Satti		71.4	1,336,839	1,090,000	123	16.7	139

Category	Name	Net to Gross	Retention	Net ALP
	Jeremy Welch	78.4	50,194	
	Michael LiBassi	75.3	36,321	
	Sinner-Sinner	71.5	29,053	
	Cisco Perez	73.5	18,771	
Start-Up	Alex Roland	73.1	\$68,624	
	Dorian Oldham	74.8	65,393	
	Jeremy Harbin	70.2	28,326	
	Christopher Jordan	98	6,167	
	Jason Adamo	100	1,998	

Category	Name	Net to Gross	Retention	Net ALP
	Mark Beckford	70.0	424,706	
	Michael LiBassi	75.3	411,316	
	Cisco Perez	73.5	338,756	
	Sinner-Sinner	71.5	274,923	
Start-Up	Alex Roland	73.1	\$463,896	
	Dorian Oldham	74.8	461,790	
	Jeremy Harbin	70.2	255,805	
	Christopher Jordan	98	11,288	
	Jason Adamo	100	1,998	

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Malka Arony
CATEGORY I
Phoenix, AZ



1. Gerard Senegal
CATEGORY II
Houston, TX



2. Maureen Roberts
CATEGORY II
Rochester, NY



1. Mario Soljan
CATEGORY III
Auckland, NZ



2. Nicole Schneider
CATEGORY III
Lakeville, MN



1. Christina Stableford
CATEGORY IV
Raleigh, NC



2. Anna Rohrer
CATEGORY IV
Dayton, OH



1. Maureen Roberts
Rochester, NY



1. Gerard Senegal
Houston, TX



1. Judy Spade
Liberty Center, OH

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2010 Hire Date

ICEBREAKER: Reps with 2011 Hire Date

Perspective



Scott Smith
Executive Vice President
& Chief Marketing Officer

But we can become bigger and we can carry our mission into more homes every week if we can both bring in more recruits and lengthen an agent's tenure. And we now have just the plan. It's our December/January Personal Recruiting Incentives.

And it's not limited to management. You all are a big part of our expectations. See, we believe that if all 4,500 of you participate, we can both provide an immediate pop to our sales force size, plus come up with innovative personal recruiting ideas, and once-and-for-all prove to ourselves that we are capable of personal recruiting.

"But what is personal recruiting, and what's in it for me?" you ask.

Personal recruiting is contracting someone you either know or that you offer our opportunity to outside the bounds of typical RMS (CareerBuilder or Monster resumes) or Craigslist or newspaper ads. It's about all 4,500 of us looking out for someone special (just like you) and offering them the opportunity. It's a fact that personally recruited agents are typically of a higher caliber and are more trainable. With them under your wing, they tend to get more attention too. They have greater tenure.

Here is where it can really get interesting. Although we have 1,200 in management, we feel that in December/January we can get all 4,500 of you into recruiting. If you personally recruit a new agent in December or January it's your ticket to a supervising agent contract. However, if management isn't your current desire *your new recruit does not have to be coded to you*. But you will still qualify for some outstanding incentives:

As the Recruiter of the Personal Recruit, for what the recruit achieves in the first quarter of 2012:

- You get \$250 when your personal recruit hits their first bonus!
- You get \$500 when your personal recruits get their first 15% bonus!
- You get \$750 when your personal recruits get their third 15% bonus!

But here is where things can get really rewarding: You can earn up to \$25,000 Net ALP towards your 2013 convention qualification. That's nearly one third of what you need to do to qualify! It just about punches your qualifying ticket!

And because this opportunity is truly unlimited, the number of personal recruits you bring in is unlimited too. You have unlimited financial incentives for bringing in personal recruits, but your convention qualification is capped at the \$25,000 level.

So do yourself a favor, and do a friend a favor. Grow your Company and allow us to continue to grow our mission of serving the middle class.

You're needed, and I'm personally counting on you to participate.

Do Me a Favor

Better yet... do yourself a favor.

Wait; better yet... do your Company a favor.

No, best yet do a friend a favor.

So what am I talking about? I'm talking about personal recruiting. By now, your State General Agent no doubt has communicated with you about the Company's exciting Personal Recruiting Incentives.

Everyone has individual goals, but collectively we all should have the common goal of making American and National Income Life Insurance Companies the greatest of all life insurance companies. The greatest? "Why us?" you ask. The answer is the market we serve and the mission we have undertaken. We stand for the working family, those who built our great countries. Do you know we make more than 30,000 appointments per week to sit in front of people who need our products and security? That's a lot of families that we have the opportunity to help. And there are other ways we help: layoff and strike waivers, food pantries, and donations to meaningful causes from each level of our hierarchy, including the Home Office. We are walking the walk.

Along with it comes *Opportunity Unlimited*. I hardly know of a successful person in our Company who doesn't feel the blessing of coming into contact with a real chance to achieve financial prosperity. This Company gives a chance for the common person to attain uncommon wealth, along with the gratification of carrying forward the mission to offer, coach and give to those we choose to bring into our organizations.

In just the past five years, our agent count has moved from 1,000 to nearly 4,500 agents, and we have plenty more room to grow. Among those 4,500 agents are about 1,200 in management working hard to recruit, grow and train new recruits.

Category	Rank	Name	Production in Cards	Territory
October Production	I	1. Chuck Hill	3,560	N California/Debbie Enstedt
		2. Malka Arony	3,537	Arizona/Rachelle Valdez
		3. Larry Lozano	3,006	N California/Debbie Enstedt
		4. Donald Spohn	2,965	Ohio/Tim Farr
		5. Mark Gagliardi	2,753	N California/Debbie Enstedt
	II	1. Gerard Senegal	1,745	Houston/Susan Fuldauer
		2. Maureen Roberts	1,701	New York State/Tim Farr
		3. J T Tasker	1,535	New York State/Tim Farr
		4. Hether Adams	1,406	Houston/Susan Fuldauer
		5. Steve Sanchez	1,231	Southern Florida/Patti Morgan
	III	1. Mario Soljan	3,375	Steve Friedlander
		2. Nicole Schneider	2,333	Minnesota/Laurie Onasch
		3. C J Briggie	2,075	Arizona/Rachelle Valdez
		4. David Blaisdell	1,692	Tennessee/Patti Morgan
		5. Carlton Debord	1,639	Pennsylvania/Tim Farr
IV	1. Christina Stableford	1,102	North Carolina/Patti Morgan	
	2. Anna Rohrer	824	Southern Ohio/Susan Fuldauer	
	3. Kate Langthorn	809	Hawaii/Rachelle Valdez	
	4. Ken Altizer	805	West Virginia/Susan Fuldauer	
	5. Jason Ihle	800	Nevada/Rachelle Valdez	
Rookie	1. Maureen Roberts	1,701	New York State/Tim Farr	
IceBreaker	1. Gerard Senegal	1,745	Houston/Susan Fuldauer	
Manager	1. Judy Spade	3,605	Tim Farr	
	2. Erica Dalager	3,241	Laurie Onasch	
	3. Jay Bentley	2,161	Susan Fuldauer	

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

Category	Rank	Name	Production in Cards	Territory
YTD Production	I	*1. Chuck Hill	28,304	N California/Debbie Enstedt
		*2. Malka Arony	25,947	Arizona/Rachelle Valdez
		3. Mark Gagliardi	19,977	N California/Debbie Enstedt
		4. Larry Lozano	14,008	N California/Debbie Enstedt
		5. Rona Pileggi Spano	13,569	Chicago/Denise Gilbert
	II	*1. Robin Andrade	16,945	Mass/Laurie Onasch
		*2. J T Tasker	12,114	New York State/Tim Farr
		3. Erica Dalager	9,168	Minnesota/Laurie Onasch
		4. Jessica Ingerick	7,122	MD/DC/N Virginia/Laurie Onasch
		5. Jenny Williams	6,721	Washington/Laurie Onasch
	III	*1. Mario Soljan	20,422	Steve Friedlander
		*2. David Blaisdell	14,898	Tennessee/Patti Morgan
		3. Tamara Williams	12,045	Indiana/Susan Fuldauer
		4. Cheryl Cook	12,006	Pennsylvania/Tim Farr
		5. Bonnie Ellingson	9,801	Minnesota/Laurie Onasch
	IV	*1. Kate Langthorn	14,467	Hawaii/Rachelle Valdez
		*2. Darrell Dorey	10,805	Maritimes/Denise Gilbert
		3. Sandra Knapp	10,103	Wisconsin/Laurie Onasch
		4. Anna Rohrer	8,115	Southern Ohio/Susan Fuldauer
		5. Ken Altizer	8,110	West Virginia/Susan Fuldauer

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

Rock-a-bye, baby.



Hard Rock

HOTEL & CASINO



2012 Convention

Stay in the Hard Rock Hotel and Casino located in Punta Cana! For complete Convention Qualifications, go to: www.aillife.com/arc/spotlight.aspx

May 22 - 25

Leadership Bonus



Total: \$1,227,338

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$117,008	Aaron Parks	\$5,120	Rebecca Najlis	\$2,148	Darcy Schrieber	\$1,299	Daniel Bauer	\$747
Ernesto Magat	78,923	Stephen Hill	5,095	Kevin Holtz	2,146	Heather Rowell	1,283	Chris Lussier	744
Patrick Bendure	51,976	Evan Holzhauser	5,002	Lorenzo Lameko	2,103	Alfred Taren	1,275	Alberto Alcala	741
Mathew Hart	32,452	Richard Correa	4,948	Sione Aholoka	2,090	Tiffany Madsen	1,254	Ryan C Wilson	733
Matthew Parks	30,636	Thomas Yarbrough	4,914	Adeyemi Akinade	2,084	Baylee Burrowes	1,233	Jeffrey Maher	732
Jason Bratin	29,420	Cecilia San Diego-Tomas	4,858	Karolina Debek	2,077	Violetta Goldman	1,227	Terrence Asuncion	728
Simon Rolland	24,757	Viet Chung	4,668	Cherie Adams	2,065	Mark Kukielski	1,224	Volodymyr Derevyanyy	726
Nicholas Zangardi	17,780	Steven Cox	4,603	Andrea Nichols	2,052	Christine Weatherspoon	1,220	Raphael Musto	724
Gil Legarte	17,519	Christian Napiza	4,379	Bob Wingate	2,046	Elisha Konieczka	1,211	Prentiss Parker	721
Darron Hacker	16,935	Joshua Goodman	4,312	Tracy Haden	2,041	James Keefer	1,201	Ronald Kutruff	701
Justin Adams	16,858	Ariana Jones	4,025	Alexander Dorey	1,973	Pamela Altman	1,184	Aaron Haynes	701
Michael Romeo	15,167	Steven Moore	4,022	Lucky Faaitiiti	1,928	Joseph Geer	1,158	Senelinah Talamaivao	691
Bobby Gujral	13,763	Robert Wilhelm	3,919	Ofa Siasau	1,877	Daniel Walton	1,135	Nicholas Patterson	691
Stephen Jubrey	13,507	Ofa Tupouniua	3,830	Joshua Olin	1,873	Vernin Vigier-Reynoso	1,107	Maria Greene	690
Elias Hazen	12,966	Byron Paz	3,674	Magda Figueiredo	1,826	Mark Danner	1,098	Thomas Soloweyko	689
Brett Gryska	12,344	Alomkone Soundara	3,591	Scott Hanna	1,825	Joshua Fritz	1,094	Bobby Szwaja	684
Matthew Diulus	12,221	Charles McMain	3,482	Lamine Diakhate	1,775	Ruben Santillana	1,075	Jack Anderson	683
Robert Kanaan	11,747	Lucan Schmidt	3,428	Rita Haidinger	1,773	Rita Charles	1,023	Shahab Mahdaveinejad	675
Fritznel Octave	11,701	Raymond Risucci	3,378	Matthew Conrad	1,760	Eric Ebbitt	1,020	Michael Lindsey	667
Sebastian Kazek	11,527	Dominique Bertoncini	3,350	Mitch Duplantis	1,755	Philip Roffi	1,018	Ricardo Grandt	664
Haoyu Xu	11,401	Richard Henry	3,347	Sharif Grays	1,736	Christopher Newman	1,006	Danielle Jankowski	656
Mack Doby	11,092	Henry Ingraham	3,284	Brandon MacDonald	1,735	Chance Clauss	991	Beau Springer	655
Kraig Jilge	10,988	Taina Lameko	3,246	Marcus Howard	1,735	Seiloni Filimoehala	988	Kristian Brennan	654
Casey Kunash	10,988	Scott Kim	3,189	Nicholas Collins	1,711	Juan Cardona	970	Souleymane Bah	652
Daniel Hartwig	10,929	Jack Keiderling	3,143	Richard Barbour	1,696	Joshua Fosnight	969	Omarh Torio	642
Craig Strompf	10,770	James Allen	3,116	Uatesoni Filimoehala	1,684	Brian Culp	943	Richard Johnson	641
Ryan Vopat	10,677	Kyle Wrobel	3,068	James Aalders	1,675	Kirk Waters	942	Christopher Simpson	631
Kellen Cuttance	10,654	Brenda Hadayia	3,064	Marko Jankovic	1,673	Clarence Boykins	929	Patrice Amador	630
Matthew Turnquist	10,522	Mark Wyner	3,057	Ryan Fickert	1,658	Hunter Houvener	927	Susan Bergh	623
Doreen Ryan-Foti	10,381	Mark Corkrean	3,039	Justin Sally	1,651	Bryon Welch	922	Joshua Jackson	621
Samuel Cohen	10,097	Melne Lewis	3,013	Leslie Ellis	1,646	Ashlynn Orng	922	Jean-Francois Diotte	619
Thomas Vena	9,745	William Parmeter	3,004	Timothy Kramarenko	1,621	Ryan O'Malley	906	Scott Smith	602
Karen Gagarin	9,657	Nasr Quadri	2,901	Richard Lyddon	1,595	Matthew Hodge	904	Benjamin Ainscough	599
Serah James	9,410	Kiet Truong	2,853	Michael Mandella	1,593	Christopher Chovanec	903	Andrew Sunkin	591
Brian Welsh	8,817	Michael Williams	2,777	Kevin Appasamy	1,553	David Ramirez	901	Ramal Taylor	586
Levar Morgan	8,241	Peter Chung	2,775	Andrew Bishop	1,550	Kyle Klipp	901	Brian Schreiter	584
Syed Quadri	8,088	Rodney Ward	2,735	John Ophals	1,467	Christine Moulton	895	Kalle Convery	582
Maria Willgruber	8,073	Jay Meyer	2,684	John Holstein	1,466	Debra Hunter	890	Gary Brown	579
Ryan Hall	7,587	Angel Sanchez	2,676	London Burnett	1,465	Steven Haberman	885	Elaine Kulawiak	579
Randy Teyssier	7,431	Matthew Cosic	2,668	Nicholas Moore	1,460	Kathryn Chaisson	878	Jesse Remby	578
Jose Harb	7,384	Ala Awad	2,666	Ryan Stenglein	1,454	Zbigniew Stankiewicz	875	Felix Berger	567
Steven King	7,170	Nicholas Engrav	2,663	Scott Davis	1,451	Samy Jacques	868	Cameron MacCall	562
William Smith	6,990	Michael Laramie	2,640	Kenneth Greer	1,417	Jeremie Dupuis	855	Glyn Hurst	560
Alexandra Graham	6,713	Michael Clemente	2,567	Dominic Felick	1,386	Colin Lyse	844	Cathy Thompson	557
Kyle Johnson	6,210	Richard Lepis	2,543	Thomas Felicciardi	1,363	James Scoggins	829	Johna Ryan	547
Mark Glazer	5,873	Darren Miller	2,488	Daniel Orri	1,362	Matthew Ficarra	823	Peter Talamaivao	546
Sara Welch	5,803	Amanda Beyersdorff	2,432	Carlo Bonifazi	1,353	I-Perfection Harris	821	David Wang	545
Hal Herman	5,719	Nicholas Walsh	2,273	Javier Sandoval	1,333	Arnold Pacleb	817	Kelly Finnen	541
Derron Alexander	5,644	Timothy Watson	2,220	Scott Patterson	1,328	Muhammad Satti	816	Matthew Willrodt	540
Marion Magat	5,470	Andrew Aaron	2,183	Marino Baca	1,310	Dan Nebraski	805	Cara DeFiore	535
Dustin Dunlap	5,271	David Livingston	2,178	Zachary Santino	1,304	Robert Shafer	801	Anthony Anderson	533
Moswen Taylor	5,121	Erik Graham	2,162	Travis Picklesimer	1,304	Jodi Bohdal	777	Sandy Riley	529
						Rachel Bryson	777	Shane Burns	526
						John Setu	776	Christine Curran	523
						David Rockway	761	Erik Boyd	512
						Andrew Helgeson	748	Mary Maida Fujii	511

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Crystal Lynch	\$509	Benjamin Randle	\$337	Raymond Reynolds	\$204
Mathew Mealey	505	William Flournoy	336	Timothy Clark	203
Vatapuia Vavau	504	David Nham	334	Jane Jordan	203
Valerie Cormier	501	Matthew Caternolo	331	Tian Luo	203
Christopher Madsen	500	Brian Hutchings	316	Rafael Spratling	201
Cameron Cimino	498	Karen Barbour	313	Eric Powell	201
Viva Mafua	498	Danielle Cardello	311	Kyle Istvanditsch	200
Linda Jackson	496	Amosa Faamanu	307		
Marie Karaky	490	Ran Yi	307		
Chin Long	488	Harold Robertson	306		
Jose Carvajal	488	Janice Moseychuck	297		
Craig Steeves	487	Katie Shugert	296		
Michael Polakowski	486	Benjamin Luca	295		
Vijay Khobchandani	486	Edward Sherman	293		
Carl Smith	481	Ryan Bisanz	290		
George Baumberger	462	Paavo Cymanow	289		
Brent Wilhelmi	458	Michael Logue	288		
Norman Sellen	456	Judy Hassan	284		
DeAnthony Hartman	452	Eric Thompson	284		
Christopher Phoenix	452	Peter Kwiatkowski	278		
Amandeep Gill	450	Jordan Freeman	278		
Aaron Dunlap	450	Akenese Ati	274		
Ronald Rennich	449	Vladimir Flores-Cruz	273		
John McGrath	444	Lleison Martinez	273		
Trevor Mayer	434	Rencel Jones	269		
Bo Gentile	429	Andre Hawthorne	265		
Atta Saleh	428	Carl Carlberg	259		
Michael Cadres	428	Melissa Wartman	256		
Dmitriy Kagan	423	Christopher Favor	256		
Sean Wampler	421	Karen Cheng	247		
Josh Bloomquist	418	Jervis Archer	246		
Alfredo Flores	412	Jason Corpora	244		
Bruce Viaje	411	Sheree Risley-Aragon	244		
Nathaniel Faber	404	Jeremy Engrav	243		
Courtney Griffith	395	Joshua Cook	241		
Graeme Orr	392	Corwyn Boykins	241		
Frederick Hyde	385	Christopher Kennedy	237		
James Palmes	384	Aiman Mousa	235		
Loretta Ekeroma	383	Corey Bryant	231		
Jack Bryant	382	Steven Bast	231		
Allen Nelson	381	Alisha Armand	230		
Amanda Zophin	379	Daniel Johnson	230		
Konnor Wyly	372	Cory Hobbs	226		
Ashley Wenning	372	Breanna Newkirk	223		
Burnette Hughes	371	Mardolin Tutai	220		
Ataka Reed	364	Kyle Kaiser	220		
Staci Meckler	363	Evan Wicklund	220		
Mavrick Fredericks	362	Ahmad Abdollahzadeh-Parsa	217		
Josh Wheeler	359	Nicole Conrad	213		
Jessica Wilhite	352	Jacob Unger	210		
Noel Rose	351	Trauja Purifoy	210		
Avram Pinto	346	Marc Salvaggi	207		
Nitesh Bhogaraju	345	Vaine Rere	207		
Madai Price	345	Brian Giffin	207		
Brenton Betts	342	Robert Nolan	205		
James Boyne	340	Dominque Smalls	205		

World's Greatest Bonus



Total: \$1,214,216

Qualifier	Bonus
Tone Munro	\$9,244
Ryan Kendl	7,063
Rebecca Najlis	6,012
Kristy Nguyen	5,968
Viet Chung	5,761
Joshua Davidson	5,709
Ben Halali	5,372
Maria Rocha	4,871
Erez Shabtay	4,840
Ronnie Ramirez	4,750
Daniel Ginn	4,541
Phuong Chung	4,496
Christina Correa	4,383
Reza Zabih	4,272
Daniel Hanson	4,112
Jesusdieu Portilus	4,031
Melissa Rodriguez	3,845
Nancy Solar	3,804
Andrew Strauss	3,708
Max Quasem	3,672
Paul Popesco	3,637
Don Tong	3,555
Sable Buntin	3,469
Owen Largent	3,448
Katie Rafferty	3,444
Gary Jones	3,427
Nicole Redding	3,416
Amy Shui	3,373
Terrence Asuncion	3,247
Mario Andres Chavez	3,208
Melissa Wartman	3,120
Esther Shamouel Ellis	3,094
Andy Jaikaran	3,092
Omar Hashimi	3,055
Lily Tchen	3,015
Ronald Rivera	2,955
Mauselie Dor	2,945
Alex Hernandez	2,939
Va Moua	2,797
Kristina Aguirre	2,712
Justin Germany	2,652
Candi Lau	2,622
Samson Adelufosi	2,547
Justin Schaub	2,504
Amanda Scheidt	2,446
Katie Massart	2,387
Lamar Livingston	2,386
Richard Luzaich	2,383
Vada Lopez	2,352
Roghie Hassan Loo	2,329
Satbir Singh	2,318
Matt Flores	2,313

Qualifier	Bonus
Bret Green	\$2,312
Erika Cannady	2,308
Paul Sprouse	2,305
Nicholas Moore	2,294
Bernard Oliphant	2,246
Rashaan Elam	2,221
Joshua Cook	2,215
Gregory VanSuch	2,199
Samantha Chui	2,188
Mark Akler	2,188
Charles Porter	2,186
Carmela Pellen	2,169
Seema Soin	2,153
Jamal Walters	2,142
Jun Ma	2,113
Jason Wilkins	2,111
Matthew Conrad	2,086
Luciana Mosca	2,061
Tara Russell	2,053
Lawrence Hauck	2,046
Timothy Cruise	2,032
Robert Ulreich	2,031
Casey Sperzel	2,002
Kwaku Nti	1,990
Douglas Zigby	1,987
Roxanna Bernal	1,980
Yvonne Zarathustra	1,979
Nicholas DeVito	1,970
Linette Matti	1,950
Johleena Tolentino	1,944
Adam Kahn	1,943
Robert Simmen	1,925
Magdhalene Franklin-Holmon	1,907
Janice Moseychuck	1,900
Carrie Bowman	1,896
Ransey Vazquez	1,893
Nickolas Brudzinski	1,885
Cbyrd Lucas	1,877
Alex Rozotto	1,872
Kelly Ryan	1,856
Jodi Bohdal	1,850
Connie Reichard	1,846
Jesse Martin	1,844
Maggie Dicochea	1,838
Jamar Burnette	1,826
Noel Rose	1,824
Louis Giogaia	1,822
Maijargal Sukhbaatar	1,813
Avram Pinto	1,809
Christian Napiza	1,804
Betty Hewlett	1,793
Tiare Hubbard	1,789

Qualifier	Bonus
Nohemy Peccorini	\$1,784
Michal Majewski	1,780
Amber Burchett	1,762
Mark Bleier	1,752
Scott Remmey	1,736
Christine Augustus	1,729
Gregory Hayman	1,727
Timothy Nolan	1,726
Maurice Hawkins	1,696
Amir Sedaghat	1,694
Craig Blankenship	1,690
Lazarus McRae	1,687
Sanjay Ambast	1,684
Michael van Delft	1,674
Roosevelt Jeanty	1,663
Richard Carter	1,662
Charles Blair	1,658
Mona Haji-Rajabi	1,657
Shelly Cullen	1,656
Gary Bowen	1,655
Ashley Wenning	1,650
Freida Yakubov	1,649
Travis Kajiwara	1,644
Johanna Bilbes	1,644
Nicaruz Baez	1,635
Ronald Skinner	1,617
Ryan Fickert	1,615
Maritz Reyes-Beltran	1,614
Andrew Sunkin	1,609
Mercedes Ayala	1,605
Andre McCallum	1,605
Donna Koehn	1,594
Cherri Xie	1,591
Nga Nguyen	1,588
Youxiang Wang	1,582
Scott Curtis	1,581
Charles Ferrari	1,565
Dominique Smalls	1,564
Tyler Stewart	1,557
Barbara Stillwell	1,545
Franklin Ollie	1,543
Denice Copp	1,535
Ryan Smith	1,526
Rob Speers	1,522
Ryan Doughty	1,512
Sandra Linse	1,503
Stephanie Novel	1,503
Yi Yean Ting	1,502
Randolph Souliers	1,484
Christopher M Williams	1,484
Helen Taylor	1,481
Jessica Santamarina	1,473

Qualifier	Bonus
Israel Wizenfeld	\$1,472
Ofa Tupouniua	1,467
Evelyn Nkwenti	1,465
Conrado Solanzo	1,456
Jessimi Lewis	1,453
Jervis Archer	1,451
Djenabou Diallo	1,447
Rachel Klepal	1,437
Daniel Toshner	1,428
David Guzman	1,422
Ashlynn Orng	1,418
Daxa Patel	1,415
Bianca Williams	1,410
David Watkins	1,397
Faiga Ene	1,396
Stephen Hoskins	1,396
Peter Fournier	1,392
Scott Cooper	1,380
Francois Telfort	1,371
Anthony Batista	1,370
Karen Matteo	1,365
Mohammad Khatib	1,365
Mario Nunez	1,362
Michael Schumacher	1,353
Joseph Jensen	1,351
Contessa Connors	1,351
Beth Snow	1,349
Tien Nguyen	1,339
Otolose Kinikini	1,337
Chad Davis	1,336
Kenneth Majka	1,334
Eddie Dhillon	1,334
James Koss	1,333
Jacqueline Kosalek	1,330
Bryan Hayes	1,326
Nicole Tomas	1,326
Nicholo Arceo	1,323
Bryan Peters	1,323
Cristi Huffman	1,323
David Holt	1,322
Matthew Caternolo	1,316
Victor Rodos	1,312
Steve Marker	1,312
Joey Kennedy	1,310
Corey Lavigne	1,305
Daniel Bauer	1,301
Elyse Koven	1,300
Shawn Benninger	1,298
Kuini Sauni	1,295
Matthew Marchitto	1,294
Lynn Kepner	1,294
Donna Tremaine	1,286
Jose Silva	1,281
Chang Saefong	1,279
Al-Karim Walji	1,276
Justin Carter	1,276

Qualifier	Bonus
Joseph Geer	\$1,276
Mark Neilson	1,274
William Parmeter	1,271
Joshua Smith	1,268
Timothy Durr	1,266
Jesse Wise	1,266
Agatha Safford	1,265
Angela Waller	1,263
Jonathan Tomko	1,261
Fritznel Octave	1,260
Steve Svendson	1,254
Jimmy Siviengkham	1,253
Sally Wilson	1,252
Horace Johnson	1,249
Zulfiqar Bhukera	1,243
Jesse Spencer	1,237
Diane Carrion	1,237
Charles Belt	1,231
Christopher Phoenix	1,228
Daniel Umbertone	1,228
Michael Johansen	1,225
Ed Olfert	1,225
Rachel Bryson	1,225
Kelly Hassert	1,223
Adam Huck	1,222
Carissa Huggins	1,219
Kelly Yingling	1,219
Diedre Sandbrook	1,218
Sayed Hashimi	1,209
Jeffrey Moore	1,204
Lindsay Hunt	1,202
Chena Blair	1,199
Amelyn Baniqued	1,196
Jason South	1,194
Jesse Remby	1,192
Jinzhou Zhao	1,187
Matilda Kaea	1,183
Arnaccia Alridge	1,183
Trent Hilderbrand	1,183
Aiman Mousa	1,179
Thomas VanOsdol	1,170
Mathew Glimpse	1,170
Michael Perkins	1,170
Linda Turner-Hyland	1,170
Dennis Moran	1,167
Ali Rothbaum	1,167
Joshua Lenix	1,167
Albert Mignone	1,166
Nicholas Watts	1,165
Mindy Black	1,164
Linda Henke	1,163
Joshua Crisp	1,161
Donny Shumkuenip	1,157
Andi Ramazani	1,156
Miguel Cotrina	1,152
Samuel Viner	1,147

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Karen Sessing	\$1,142	Jeremy Barrier	\$1,036	Kenneth Ludwig	\$943	Joseph Cassillo	\$882	Sharif Grays	\$809
Aaron Haynes	1,140	Chad Panzer	1,035	Nicholas Patterson	942	Tyler Murray	882	Mark Gontarz	808
Kimberly Alston	1,140	Mickenzie Linse	1,035	Crystal Lynch	940	Robert Nolan	880	Tory Wintemute	808
Cathy Holly	1,138	Sara Gioia	1,030	James Curtis	939	Andrew Bayang	880	Kristel Kreiser	806
Maribeth Zaferopolos	1,138	Violetta Goldman	1,028	Mataele Siasau	938	Kelly McDonald	878	Daniel Jones	804
Manuel Bautista	1,137	Nicholas Alaimo	1,026	Zachary Spratt	937	Bianni Mafileo	874	Gabriel Feldmann	802
Jamie Ellia	1,136	Bradley Kampmeier	1,026	Brandon Burke	937	Clifford Feldman	872	Everton Taylor	802
Zbigniew Stankiewicz	1,133	Zachary Frentsos	1,025	Enrico Paredes	937	Trisha Gonzalez	872	Maria Duarte	802
Krista Thieme	1,132	Brian Wolchok	1,024	Bryan Czajkowski	936	Jonathan Santiago	870	Annabelle Roberts	801
Garret Kun	1,129	Linda Jackson	1,021	Donald Kegler	935	Souleymane Bah	870	Ileana Rosas	800
Nicholas Wagner	1,126	Nicholas Walsh	1,021	Jennifer Wehrle	934	Timothy Clark	868	Jamie Conklin	800
Margaret Armstrong	1,125	Raymon Reynolds	1,018	Megan Pryke	931	Salaalofa Pelekata	865	Omarh Torio	799
Liseti Fifita	1,124	April Bauer	1,015	Matthew Girard	931	Christopher Rice	860	Maria Alcon	797
Kimberly Sourvelis	1,123	Mercedes Lloyd	1,014	Sean Wampler	930	Ronald Kutruff	857	Theodore Greer	797
Lisa Kahan	1,123	Rafael Spratling	1,014	Austin Soboleski	930	Wesley Parrigin	857	Ricardo Subero	796
Christopher Kennedy	1,121	Jennifer Krohr	1,011	Jamie Hodgson	927	Theresa Jordan	856	Ahmad Abdollahzadeh-Parsa	796
Michael Brooks	1,119	Kanisara Somsuk	1,010	Luz Torres	926	Tepaeru Rima	852	Eugene Kashkin	795
Sam Bakker	1,116	Thelma Lambert	1,010	Julie Wells	926	Anthony Ferrara	847	Erin Murray	793
Saeed Abdallah	1,115	Robert Biser	1,009	Niurka de Armas-Duran	925	Tarisa Tooke	845	Steven Jargo	792
Dennis Titcombe	1,114	Joshua Champneys	1,009	Beau Springer	925	Brian York	845	Anastasia Bass	792
Nehemiah Lucas	1,112	Devin Dingey	1,007	Uatesoni Filimochala	923	Sharonia Moore	845	Skylar Brown	791
Alan Lyons	1,111	Chris Clark	1,005	Kristi Vang	923	Alisi Latu	845	Alex Elledge	788
Corey Neff	1,110	Amelia Tartaglia	1,002	Graeme Orr	921	Jason James	845	Demario Carter	788
Robert Stiles	1,110	William O'Brien	996	Raquel Baldwin	921	Lucretia Lovett	844	James Franklin	787
Daniel Posner	1,106	Ronnie Patea	995	Jennifer Holliday	917	Brandi Hershey	843	Heather English	784
Iryna Sushkova	1,103	Dwight Gradolph	995	Elizabeth Lo	916	Chad Goubert	843	Oscar Addis	784
Richard Henry	1,102	Ali Zaidi	994	Humberto Quintero	915	Okusitino Finau	842	Melanie Monga	784
Katelyn Snyder	1,097	Jaron Thomas	993	Glaister Parke	915	Robert Chun	838	Amandeep Gill	779
Larry Long	1,095	Laura Thornton	993	Beau Vastine	914	Besmir Hajnaj	837	Sunia Pettitt	777
John Farley	1,094	Richard O'Brien	991	Matthew Foster	912	Ricky Jenkins	837	Scott Patterson	777
Keith Spivey	1,093	Liam Flaherty	990	Doris Aguilar	912	Howard Dotson	836	Elifranc Deus	774
Scott Florin	1,090	Peter Kaplanis	988	Michael Dicesare	909	Lauren Stevens	834	Mavrick Fredericks	773
Frank Cousins	1,081	Jasbir Kaur	984	Forest Gsell	907	Qiong Liang	834	Noylene Uai	773
Chelsie Taylor	1,081	Trevor Mayer	983	Travores Wills	906	Paul Jagmohan	833	Michael Wolfe	771
Brenton Betts	1,079	Kristina Quintini	981	Timberly Merritt	902	Melody Hudson	832	Nikita Barnes	771
Bryant Hendley	1,079	Crystal Reeves	978	Stephen Hatt	902	Michael Logue	830	Maria Diringler	769
Andre Hawthorne	1,078	Jamie Solis	975	Paul Mariotti	901	Sebastian Becerra	828	Steven Stensrud	769
Daniel Bernard	1,076	Asesela Ravudi	973	Amie McCracken	901	Joel Munroe	828	Grieg Chapan	769
Patrick Summers	1,076	Shannon Webb	972	Amanda Ciccitto	900	Angelo-Patrick Ntariba	826	Nitesh Bhogaraju	768
Gary Brown	1,071	Atta Saleh	971	David Ramirez	900	Timothy Wilson	826	Alan Rosen	764
Alex Gonzales	1,068	Gregory Henderson	971	Joseph Harris	900	David Jackson	825	Alex Niemann	764
David Fung	1,067	Matthew Atayi	969	Ruben Santillana	895	Savanah Ekman	823	Marc Robinson	763
Edward Davidson	1,063	Mardolin Tutai	969	Brendan Lauer	895	Rudy Ayala	822	Maria Greene	762
Ian Coates	1,059	Jennifer Kinder	966	Peer Shmelzer-Moratin	894	Cynthia Wilhelmi	820	Shaimaa Diraz	761
Vakhtang Nazaryan	1,058	Bernadette Casciato	962	Justin Oldham	893	Sean Tilley	819	Floyd Musgrave	760
Maren Conway	1,055	Maulalo Taufao	961	Bernardo Lopez	892	Kevin Colyer	818	Daniel Cawley	758
David Livingston	1,054	Shafina Rahman	958	Tafafotu Faletoesee	892	Dustin Rushin	816	Larry Finch	757
Alta Adrien	1,053	Ross Ewen	955	Terrence Williams	892	Jacqueline McHugh	815	Ivana Ofakineiafu	752
Michael Milanich	1,053	Emelda Agard	955	Jeffrey Barr	891	John Sikora	814	Lauren Caswell	752
Anita Knight	1,051	Kathare Mundit	955	Edwin McCray	891	Zachary Bradshaw	813	Eric Thompson	751
Michael Cloherty	1,049	Ryan Saridakis	953	Pon Mom	891	Akbar Hosseini	813	Sandra Damore	748
Anastacio Baeza	1,049	John Holstein	952	Ronald Friedlander	889	Christopher Bruton	813	Milena Arceo	747
Samvel Tigranyan	1,046	Lora Beronja	952	Dustin Dunbar	888	Karina Valencia	813	Gregory Johnson	747
Deborah Parnell	1,044	Pelenatita Niu	947	Penny Reineck	887	Jonathan Maust	811	Tania Rasmussen	746
Jacquelyn Swift	1,043	Heather Leitch	946	Denise Berrios	883	Trevor Bailey	810	Katharine Myers	746
Dominique Harris	1,042	Matthew Lewis	945	Donald Stevens	883	Richard Hairston	810	Nicole Johnson	745

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Maykel Fernandez	\$744	Amy Smith	\$679	Ryan S Wilson	\$623	Dustin Edgell	\$572	Stephen Creaghan	\$524
Staci Daggett	739	Jillian Girouard	678	Jerry Roussard	622	John DeFrancis	571	Evan Bradley	523
Tere Diamond	738	Tupou Tapueluelu	678	David Garbarski	622	Hyomin Chong	571	Ritia Tokahere	522
Nicole Conrad	738	Georgie Martinez	677	Scott Ramsey	620	Aaron Javier	570	Christopher Gandy	520
Andrew Badger	735	Melissa Rumley	675	Premlata Pandey	620	Leonard Suminski	569	Dustin Werkhoven	520
Ainsworth Ramkhelawan	733	Karen Tuazon	674	Steven Mackeigan	617	Thomas Shafer	566	Devon Lawler	517
Sanveer Sahota	732	David Hawkins	671	Sahand Derakhshani	616	Gabriel Manzo	565	Ericka Hanes	517
James Dowd	730	Alba Wandurraga	669	Samy Jacques	616	Glenn Wilson	565	Harold Jara	515
Craig Martin	730	Steven Haberman	668	Patrick Fowler	613	Carl Nazaire	564	Maurice Montgomery	515
Mark DeWolfe	728	Alanna Swenson	667	Jared Brill	612	Teresa Salgado	563	Tia McCutcheon	515
Timothy Enzor	727	Haley Drayer	666	Willie Hayden	612	Bobga Ayaba	563	Latoya Ramirez	513
Erik Doty	727	Robert Larkrith	666	Raishaun Stover	612	Jonathon Mortensen	562	Milad Parsa	511
Mosese Fifita	726	Sally Buchheimer	664	Christopher Keller	611	Timothy Gray	562	Michael McIntosh	510
Judy Hunter	725	Jiali Fu	663	Melonie Lucero	608	Tiffany Foster	561	Debra Hunter	509
Steven Bast	724	Kimberly Dambach	662	Julius Petty	606	Demarco Davidson	561	Zachary Sovich	507
Mike Bray	723	Loren Martinez	662	Gary Prokop	606	Dauida Smith	561	Anita Ferris	506
Ryan Fistler	722	David Armantrout	661	William Gordon	606	Stephen Rodriguez	561	Matthew Carr	505
Mary Ann Gaelic	721	Brooke Sites	660	Roger Fraley	605	Michael Lindsey	560	Thomas Anielewski	505
Bruce Tan	720	Akenese Ati	660	Norman Roy	604	Jong Song	559	Karen Fisher	505
Andrew McQuade	717	Levi Stearns	658	Joshua Cosentino	603	Daniel J Johnson	559	Howard Cho	504
Scot Gates	717	Kelly Ely	657	Kevin Talbot	603	Ala Awad	558	Leslie Senter	503
Meghan Lay	716	Maurice Flynn	657	Hausia Taufui	601	Teri Dvordza	557	Daniel Mazza	501
Ryan Kissling	715	Kayla Chavez	656	Robert Novas	599	Alex Fowler	555	Cecil Johnson	501
Clifton Leonard	715	Matthew Gabler	655	Alysha Tingley	599	Daniel Noll	555	Dawn Selden	499
Jerrold Milne	715	Michael Planty	654	Andrew Lin	598	Gary Paluzzi	555	Carl Lenz	499
Selendas Villanueva	714	Chiquita Selvy	653	Asheala Snook	598	Chantal Levy	554	Sandy Riley	498
Robyn Stewart	711	Jerry Gallegos	653	Beverly Smith	597	Jennifer Tayler	554	Gisela Velez	496
George Angulo	711	Tasha Tucker	651	Shawn Sheridan	597	Anna Lachman	552	Antonio Bond	495
Alfred Taren	710	Morris Macleod	649	Leah Bonner	595	Dennis Ray	552	Markeia Brown	494
Dan Nebraska	709	Carl Harris	647	Bruce Viaje	595	Philip Walters	551	Joey Sales	493
Jamaal Lynwood	709	Sean Cahill	646	Stephen Queen	594	Kimberley Clarke	551	David Henderson	493
Donna Trotta	708	Robert Greco	646	Kasey Schultz	594	Courtney Beck	550	Steven Sparkes	492
Anthony Rizzo	708	Elizabeth Flanagan	643	Tyler Dean	593	Billy Northington	549	Yadollah Pourjalali	492
Carly Ferraro	708	Danielle Yeager	643	Andrea Barenholtz	593	Bryson Baylor	549	Ny Sorn	492
Arnold Iacoviello	705	Wesley Wilkinson	642	Cicaley Gipson	592	Michael Shaba	549	Christina Koon	490
Nicholas Spirito	704	Carl Smith	641	Charlie Hopkins	591	Joel Moran	548	Joaquin Santos	490
Chauntese Rice	702	Paul Smoley	641	Michael Mandella	590	Mitchell Look	545	Ruben Cal	490
Christopher Narace	700	Julian Brown	640	Zachary Suarez	590	Vonetta Parris	545	Cedrick Smith	490
John Bacaron	699	Ryan Bisson	640	Ofa Taulangi	589	Derrick Scott	545	Latu Fahamokioa	486
Jason Green	699	Timothy Gossett	640	Gyad Ferguson	588	Michelle Kyles	542	Erin Moore	485
Derek Franc	698	Sokol Fazliu	639	Falati Mafua	585	Terry Harper	540	Lori Dacyk	485
Julia Sigal	697	Nicholas Dinneen	639	Svetoslav Nedev	584	Larry Sale	539	Irma Simpson	483
Scott Hanna	697	DeAnthony Hartman	637	Brenda Kidd	583	Jenna Zablocki	538	Branden Rivas	483
Beverly Cullen	697	Alex Grakhov	636	Lisa Adamec	583	Nakthalie Bocz	536	Dennis Poldnev	482
Shalisa Bethea	695	Mikhail Mishkov	635	Raymond Balestra	583	Samantha Wallace	534	Alomkone Soundara	482
Sarit Cohen	695	Marie Metellus	635	Brenton Walton	582	Maria Esposito	533	Andrew Cavicchi	481
Louis Nwokeocha	692	Chad Potts	633	Chen Mordechai	582	Paavo Cymanow	532	Peter Hudousek	480
Steven Schnitzer	691	Justin Vega	633	Ryan Hernandez	581	Vernin Vigier-Reynoso	532	Carla Miller	480
Wayne Green	690	Adrienne Mackay	632	Daniel G Johnson	580	Richard Nypower	532	James Lochar	479
Kevin Ristau	689	Michele Angelini	632	Diana Benisch	577	Cadi Jackson	531	Irma Hayes	478
Maria Diaz	687	Brian Gilmore	632	Bobby Szwaja	576	Chryil Johnson	530	Robert Reagan	477
Alfredo Hung-Lam	686	Adriana Lopez	630	Justin Wise	575	Sean O'Reilly	530	Alvin Massenburg	476
Jamie Diekman	686	Ronald Sherman	630	Odilia Goulart	575	Manuel Marte	530	Niki Cotten	475
Sharon Nigota	682	Debbie Moke	629	David Miller	575	Peter Lynn	528	Mindy Jeter	475
Jose Carvajal	682	Zoe Hamilton	625	Jeffrey Dieter	575	Corwyn Boykins	528	Corin Halliday	475
Jaimy Horner	680	Kelly Britza	624	Lawrence Broussard	573	Christine Weatherspoon	526	Stuart Burgner	475

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Gabriel Martinez	\$474	Nathan Thompson	\$438	Jeffrey Keyes	\$398	Hikiloto Lonia	\$362	Adrian Pitts	\$331
Kevin Arguello	474	Nancy Myers	438	Justine Dillon	398	Robert Reed	361	Earnest Loveless	330
Kyle Flaker	473	Alexander Mensing	438	Vladimir Goncharenko	398	Jessica Balistreri	360	Faifaimalie Samia	330
Darnai Thomas	472	Trauja Purifoy	438	Marissa Boo	398	Vishwanath Sankaran	359	Christine McKenzie	329
Desmond Kamara	472	Christine Ulery	437	Joshua Kraut	397	Daniel T Johnson	358	Alexy Maximilie Feral	329
Jacob Edison	471	Erica Brown	437	Leah Stoltz	397	Yihao Chen	358	Mark Ziemianski	329
Christopher Glenn	471	Monica Wilkins	436	Skye Casey	396	Kay Suarez	358	Randy Donner	328
Philip Roffi	469	Robert Bowie	436	Jessica Rappaport	395	Shane Anderson	358	Bhupinder Singh	327
Sherie Duvall	469	James Kiko	435	Lena Walker	395	Barrymore George	358	Vardan Akelyan	326
Ryan Leong	469	Crystal Suarez	435	Kevin Dougherty	394	Timothy Kieran	357	Brian Hutchings	325
Jahn Herrick	468	Shari Lane	435	Maureen Mucthison	394	Stacy Spiegel	356	Michael Davis	324
Lalitha Janardhanan	468	Daniel Ramon	433	Iliana Garcia	394	Sina Teo	356	Jason Black	324
Jody Duke	468	Jenna Grola	432	Ayana Goode	394	Jonathan Paul	356	Kimberly Riley	324
Natalie Soboleva	467	William Russell	431	Stephen Jeung	393	Carlo Buhay	356	Michael Polakowski	323
Robert Johnson	466	Wendi Buford	430	Lowell Chick	393	Sean Kiersztyn	356	Donald Cole	322
James Boyne	465	Christina Nunez	429	Katie Strong	393	Gripsime Aleksanyan	355	Maaraanau Tutai	322
Stephen Archer	464	Saroeum Kou	429	Gary Urschler	392	Stephen Moten	355	Alvin Jackson	321
Lisa Heyman	464	Margaret Koosa	428	Einar Sigurdsson	392	Minh Phung	354	Lynn Parker	321
William Schugardt	464	Samantha Mergliano	427	Thomas Meyer	392	Rafael Vargas	351	Kelli Schwichtenberg	320
Courtney Shambaugh	464	Rodney Larson	427	Fatoumata Dibba	390	Victoria Brown	351	Shawn Deck	320
Brent Penno	463	Christopher Buonanni	425	Raymond Ochoa	390	Sharmila Lapana	350	Heather Hewitt	319
Craig Shaw	463	Dwelyn Smith	425	Brock Lampe	390	Stephen Giddens	350	Newton Farley	319
Ilisoni Seru	463	Brian Doyle	425	Joshua Pembleton	389	Bridgette Scrivani	349	Anthony Vuolo	318
John Lewis	462	Andrew Hermosillo	425	Scott Davis	388	Lauren Moon	349	Karen Parson	317
Julie Aprahamian	462	John Geha	423	Pamela Drury	388	Eyad Lobbad	349	Nigel Crowe	317
Andrew Pratt	460	Samantha Sliger	422	Jason Corpora	387	John Hannon	348	Miki Bartolome	317
Hazel Nhema	459	Ondrej Havelka	422	Linda Byas	386	John Franklin	346	Luke Pisker	316
Roland Vegiard	459	Ryan Merritt	421	Joshua Overton	385	Crystal Wilson	345	Michael Woo	315
Joseph Crain	458	Asenaca Chute	420	Laura Allen	385	Denise Noe	345	Dwayne Green	315
Byron Martin	457	Lynn Sallander	419	Rocco Zagari	384	Kristi Fuller	344	Reynolds Akuamo	314
Nikki Crosby	457	Randy Tabor	418	Peter Van Der Westhuizen	384	Anne Royce	343	Allen Nelson	314
JoAnne Marks	456	Samantha Atkinson	417	Brent Wald	384	Kelepi Salusalu	342	Erika Cardoza	313
Leary Andrews	455	Kory Kuipers	417	Benton Tong	383	Gary Kreutzer	342	Lenora Cope	312
Pamla Crawford	455	Geoffrey Dickson	416	Dawn LeBlanc	383	Edward Hardy	342	Darin Turpin	312
Brandon E Smith	453	Jeremy Bennett	416	Andrew Bishop	382	Harley Vasquez	340	Alex Dmyterko	312
Dustin Kiss	453	Franklin Quezada	415	Janet Cullar	381	Danny Williams	340	Dwayne Hargrove	312
Cecilia Olmos	451	Zach Otto	413	Wendy Estrada	379	Polina Philbin	340	Tom Morrell	312
Barbara Dasilva	451	Austin Cheley	413	Eric Hidy	377	Christa Van Staden	339	Asovale Pita	311
Christopher Favor	451	Kalle Convery	412	Jacqueline Reim	376	Olivia Fatafehi	338	Richard Dyer	310
Benjamin Ainscough	450	Ivanna Hayes	412	Staci Meckler	375	Eric Ebbitt	338	Jennifer Gray	310
Brittany Bezanson	450	Sesa Mapusua	411	Seluviaia Tonga	374	Monica McKeller	338	John Barrett	308
Charles Gregonis	450	Nicholas Parisi	408	Sharon Hernandez Cuevas	373	Tate Brooks	337	Robert McCall	308
Sunilda Sabino	450	Evan Kendall	407	Cumhur Gulel	373	Christopher Ward	336	Cameron Cimino	307
William Cline	449	Tatjana Tikhonov	406	Dominique Bertoncini	373	Paul Samra	336	Larry Giddens	307
Taena Diaz	447	Edward Atkinson	405	Travis Picklesimer	372	Allison Bankowski	336	Theresa Bayha	306
Jorge Guerra	445	Mark Hart	405	Benjamin Goldberg	371	Alexander Mueller	336	Deborah Johnson	305
Daniel Potilechio	445	Johnnean Haenga	405	Brandon L Smith	369	Kyle Lewicki	335	Amr Shater	305
Ruben Soberanes	444	Shahab Mahdavejad	403	James Brown	369	Emmanuel Villasenor	335	Jessica Silver	304
Jeremy Engrav	442	Darron Hacker	403	Ryan Conley	367	Anjanette Stehlgens	335	Maria Gonzalez	304
Patrick Lesatele	442	Jose Lopes	402	Madai Price	367	Robert Cook	334	Michelle Verbit	304
Enrique Medina Soto	442	Melissa Rosario	402	Henry Wright	366	John Bruce	334	James Keefer	303
Maureen Jeffery	441	Linda Curley	402	Brennan Pyles	366	Denise Kendall	334	Armound Khodaverdi	303
Patrick Colwell	441	Gursandeep Boparai	401	Noah Tibesar	365	Elliot Shaffer	333	Jorell Washington	302
Herman Fennell	440	Michael Young	401	Millie Lia	365	Robert Shafer	332	Michael C Brown	302
Kimberly Burke	440	Donathan Adams	400	Ryan Blegen	365	Eric Artis	332	Rencel Jones	302
Kelly Gannon	439	Cory Hobbs	399	David Pena	362	Leland Smith	332	Daniel Alvarado	301

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Lafi Papalii	\$301	Chris Manning	\$269	Amelio Mendez	\$239	Timothy Watson	\$218	Mosese Lauti	\$201
Mataara Matamaki	300	Shane Brown	269	Phillip Williams	239	Michael Wheeler	218	Hunter Houvener	200
Lakeicia Gore	300	Joshua Phipps	268	Willie Brown	239	Danae Manwill	218		
Kouassi Appiah	300	Lia Santos	268	Steven Edgell	238	Dusty Eike	218		
Forest Wood	298	Gary Lee	267	Stephen Barone	238	Jeffery Churchfield	217		
Dorothy Bennett	297	Maryam Salehi	267	Jack Wang	238	Momodou Jallow	217		
Harriet Hunter	296	Bradley Weigand	266	Tamatha Brown	238	Christopher Kerner	216		
Charles Fischer	296	Kelly Quay	266	Dominique Conteh	237	Daniel Kenneally	216		
Crystal Dixon	295	Jahla Mount	266	Charles Dube	237	Benedict Maez	216		
Zachary Robertson	294	Tracy Ball	264	Kyle Kings	236	Iris Mershon	216		
Dione Simms	294	Maria Knapp	264	Ewa Marinaccio	236	Charles Drinkard	216		
Shari Hrehoruk	293	Evelyn Silva	264	Gladys Reed	235	Manarii Gauthier	215		
Robert Barnett	293	David Baker	263	Jacqueline Patterson	235	Cody Felder	215		
Danielle Greenleaf	293	Barbara Walton	263	Melissa Losk	235	Nicole Graveline	214		
Jennifer Gonzalez	292	Matthew Barrion	262	Daniel Dotson	234	David Cowan	213		
Matthew Tobin	291	Kevin Collman	262	Ron Pavon	233	Clifford Collins	213		
Matthew Ring	290	Monica Murray	262	Dennis Holder	233	Mahiyar Vazifdar	213		
Joseph Delgado	290	Joseph Huh	262	Christopher Follestad	233	Danny Jones	213		
Aldina DaRosa	290	Candice Singer	262	Todd Rinehart	232	Howard Altholz	212		
Lucyna Ostrzycki	290	Milan Kucera	260	Jarvis Harmon	231	Kevin Haines	212		
Creston Randalls	289	Angeline Kasinski	260	Alberto Alcalá	230	Christopher Pardon	211		
Sophen Yorth	289	Trevor Chavez	259	Robert Dacey	229	Jenese Antoine	210		
Marie Constant	288	Charles Diulus	259	Quang Tran	229	Jenna Maxwell	210		
Lasonya Clerk	287	Gwendolyn Noel	258	Julia Misluk	229	Devon Cutter	210		
Kerry Archibald	287	Rory Crockford	258	Jason Yousefzadeh	228	Reynaldo Singson	210		
Bradley Daruska	287	Kody Kramme	256	Antonio Santos	228	Todd O'Neill	210		
Luan Hajnaj	287	Samuel Tomaro	256	Akinola Harold	228	Rachael Garza	209		
Malesia Williams	286	Christopher Chunn	254	Kimberly Wizzard	228	Brian Sundberg	209		
John Velardo	286	Justin Wiederhold	253	Sonja Moss	228	Ryan Hedenkamp	209		
Shirrod Victoria	286	Robin Garrett	253	Jessica Dean	227	Sione Feliuaki	209		
John Childs	285	Nkem Nnamdi	253	Jason Engler	226	Virginia Dotson	209		
Christopher Paddock	284	John Tepuke	253	Juan Cardona	226	Robert Wilhelm	208		
Patricia Liston	284	Jonathan Owen	252	Abdoulaye Diop	225	Brenda Howell	208		
Ashley Harrington	284	George Versnick	251	Carolyn Sobilo	225	Yanick Cadet	208		
Richard Whyte	283	Jason Beyer	251	Cherie Adams	225	Lynn Doolittle	207		
Liliya Hrabar	283	Maryna Danielian	250	Michael Hamilton	224	Nicholas Rogers	207		
Abby Branham	281	Matthew Haslett	250	Juana Martinez	224	James Makransky	207		
Mary Maida Fujii	279	Macy Pettaway	250	Laurie Ainsworth	224	Andrew Smith	206		
Brian Jerome	279	Deanna Mitchell	249	Jesus Machado	224	Shaun Carvelli	205		
Kelly Molloy	278	Michael Johnston	248	Anthony Mele	224	Nicole Nelson	205		
Richard Johnson	277	Eddy Hurt	248	London Burnett	223	Amy Baird	204		
Harinder Kaur	277	LaToya Prince	247	Christine Romano	223	Patricia Fraas	204		
James Boden	277	Joshua Keller	247	Tiffany Baker	222	Maurice Baritz	204		
Nicolas Ullmann	277	Angelie Malolot	245	David Anderson	222	Edward Rogowski	204		
Emily Ducharme	276	Andrew Cline	245	Krassimir Petrov	222	Lester Patroliá	203		
James Baker	276	Colin Casey	243	Nicholas Gonzalez	221	Brandon Schwed	203		
Karen Cheng	276	Desseire Fahie	243	Daniel Hill	221	David Medley	202		
Denise Tatham	275	Ricardo Ferrer	242	James Smith	221	Derek Wiens	202		
Evan Reich	274	Christopher McFoy	242	Gregory Eaton	219	Faalave Fale	202		
Maurice King	273	Austin Rattet	242	Mia Seagraves	219	Justin Remick	202		
Nadezhda Vitchev	271	Thomas Tulowiecki	242	Paul Milheron	219	Barbara Minard	202		
Derron Alexander	271	Kseniya Ostrovska	241	Debra Bell	219	Christopher Newman	202		
Jessica Rhoads	270	Carissa Myers	241	Dennis Boroughs	219	Mele Tuitupou	202		
Alexander Gonzalez	270	David Higa	240	Alexandra Castain	219	Amanda Zophin	201		
Ryan C Wilson	269	Vainetutai Glassie	240	Robert Ware	219	Kenneth Mucha	201		
Lori Hughes	269	Otis Foster	239	Matthew Sorkin	219	Byung Park	201		

Reinstatement Bonus

Total: \$40,815

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,132	Rachyl Schlickbernd	\$539	Max Quasem	\$379	Matt Flores	\$291	Maryna Danielian	\$253
Richard Walus	1,582	Iryna Sushkova	538	Herivelto Pereira	379	Ronald Friedlander	289	Preston Turner	251
Nabil Spahi	1,290	Lawrence Dennis	508	William Wiley	373	Lorena Barriere	288	John Bulecza	250
Alan Weissen	1,199	Olga Tsymbal	477	Robert Costantiello	368	Gabriel Manzo	283	Cherri Xie	250
Ronald Rivera	882	Lance Martin	469	Richard Bloom	368	Nicole Redding	282	Steven Jargo	239
William Flournoy	820	Phyllis Jones	455	Atta Saleh	367	Mitchell Look	273	Kirk Kennedy	229
Nicole Bailey	816	Debra Bell	448	Shari Lane	356	Anna Senra	273	Ryan Tucker	224
Djenabou Diallo	797	Reynaldo Singson	429	Arthur Westergren	349	Stephen Hatt	267	Sheree Risley-Aragon	224
Nicole Johns	768	Leary Andrews	425	Alison King	342	Melissa Wartman	265	Rigoberto Pedroza	222
Earnest Loveless	750	Benton Tong	424	Elizabeth VanDugteren	332	James Palmes	262	Bradley Weigand	208
David Jackson	580	Todd Bornstein	423	David Farraway	306	Tenna Lewis-Torraca	260	Shaun Carvelli	203
Lawrence Turk	567	James Larkin	418	Patrice Amador	302	Albie Udom	256		
Frank Kolligian	567	Kimberly Riley	391	Joe Gomez	298	Patrick Parisi	254		
Daniel Pinschmidt	542	Scott Kim	391	Scott Patterson	291	Ricardo Quick	253		



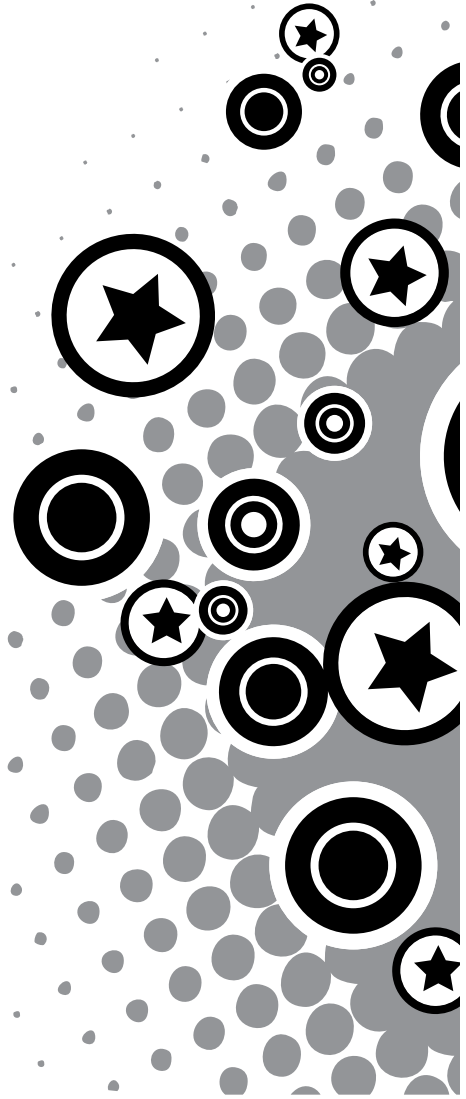
See *Spotlight*, page 11 for top 50 qualifiers and YTD bonus leaders.
For full contest details, visit www.aife.com/spotlight.aspx

Total: \$283,813

Qualifier	Bonus	SGA	Qualifier	Bonus	SGA	Qualifier	Bonus	SGA
Thomas Soloweyko	\$1,378	Steve Greer	Crystal Lynch	\$1,017	Steven DiChiaro	Sean Wampler	\$842	Surace-Smith
Nicole Johnson	1,372	Surace-Smith	Chris Lussier	1,011	Steven DiChiaro	Anthony Anderson	837	Mark Hancock
Peter Chung	1,341	Jatoft-Foti	Steven Haberman	1,008	Surace-Smith	Alfredo Flores	824	Cohen-Cohen
Christopher Simpson	1,337	Scott Sonnenberg	Valerie Cormier	1,003	Steve Greer	Prentiss Parker	782	Cohen-Cohen
Jack Anderson	1,323	Furer-Whittinghill	Viva Mafua	995	Steve Friedlander	Jean-Francois Diotte	772	Imran Satti
Kristian Brennan	1,308	Imran Satti	Marie Karaky	979	Simon Arias	Ryan C Wilson	769	Philip Prata
James Aalders	1,307	Imran Satti	Chin Long	977	Steve Friedlander	Jack Bryant	763	Scott Sonnenberg
Brandon MacDonald	1,288	Scott Sonnenberg	Jose Carvajal	976	Laura Fisher	Amanda Zophin	757	Williams-Zophin
Omarh Torio	1,284	Jatoft-Foti	Craig Steeves	975	Williams-Zophin	Ashley Wenning	743	Surace-Smith
Ryan Neel	1,204	T J Powers	Michael Polakowski	973	Simon Arias	Nathaniel Faber	743	Slav Bitman
David Ramirez	1,187	Jatoft-Foti	Cameron Cimino	970	Simon Arias	Eric Ebbitt	731	Simon Arias
Andrew Sunkin	1,181	Theodore Pappas	Christopher Madsen	965	Eric Cochran	Ataka Reed	728	Bob Olson
Ramal Taylor	1,172	Mark Hancock	Carl Smith	963	Matt Wolfanger	Staci Meckler	727	Surace-Smith
Matthew Hodge	1,170	Oldham-Bianchi	Ruben Santillana	963	Steve Friedlander	Konnor Wylly	721	Joseph Diecedue
Gary Brown	1,159	Surace-Smith	George Baumberger	923	Theodore Pappas	Noel Rose	701	Williams-Zophin
Scott Smith	1,133	Fred Hadayia	Christopher Phoenix	903	Joseph Diecedue	Nitesh Bhogaraju	690	Steve Friedlander
Scott Patterson	1,131	Joseph Diecedue	Amandeep Gill	901	Altig-Orlovic	Madai Price	690	Williams-Zophin
Cameron MacCall	1,101	Fred Hadayia	Michael Lindsey	897	Simon Arias	James Boyne	680	Gigliione-Ackerman
Peter Talamaivao	1,092	Steve Friedlander	Michael Cadres	878	Joseph Diecedue	Jesse Remby	674	Simon Arias
Nasr Quadri	1,076	Theodore Pappas	Christine Weatherspoon	875	Mark Beckford	Kalle Convery	674	Simon Arias
Johna Ryan	1,069	Steven DiChiaro	DeAnthony Hartman	869	Paul Rumbuc	Benjamin Randle	673	Bob Olson
Mary Maida Fujii	1,022	Steve Friedlander	Allen Nelson	848	Steven DiChiaro	Matthew Caternolo	662	Simon Arias



Qualifier	Bonus	SGA	Qualifier	Bonus	SGA	Qualifier	Bonus	SGA
Karen Barbour	\$626	Steve Greer	Brian Giffin	\$413	Altig-Orlovic-Venekamp	Stephen Jeung	\$234	Cohen-Cohen
Danielle Cardello	622	Oldham-Bianchi	Andrea Nichols	413	Oldham-Bianchi	Danielle Danese	229	Sinner-Sinner
Amosa Faamanu	614	Steve Friedlander	Robert Nolan	410	Paul Rumbuc	Victoria Watkins	228	Paul Rumbuc
Ran Yi	614	Imran Satti	Dominique Smalls	410	Mark Beckford	Reynolds Akuamo	226	Theodore Pappas
Ryan O'Malley	612	Imran Satti	Raymond Reynolds	408	Chris Hernandez	Andrew McQuade	225	Steven DiChiaro
David Livingston	611	Surace-Smith	Josh Bloomquist	407	Tiffany Roland	Alexander Dorey	218	Imran Satti
Senelinah Talamaiavao	606	Steve Friedlander	Alexander Gonzalez	403	Furer-Whittinghill	Jennifer Kinder	216	Dorian Oldham
Josh Wheeler	595	Surace-Smith	Kyle Istvanditsch	401	T J Powers	Sebastian Becerra	211	Simon Arias
Janice Moseychuck	594	Imran Satti	Jane Jordan	400	Steve Greer	George Williamson	210	Slav Bitman
Katie Shugert	593	Surace-Smith	Rachel Bryson	391	Simon Arias	Brent Wilhelmi	210	Steven DiChiaro
Benjamin Luca	590	Surace-Smith	Marium Sherzai	389	Cohen-Cohen	Philip Abramovitz	206	Theodore I appas
Jessica Tasky	581	Simon Arias	Michael Brooks	384	Oldham-Bianchi	Bryan Peters	203	Eric Neal
Brian Hutchings	580	Oldham-Bianchi	Randall Cook	379	Joseph Diecedue	Kevin Galloway	202	Fred Hadayia
Judy Hassan	568	Giglione-Ackerman	Aaron Dunlap	360	Simon Arias			
Bobby Szwaja	568	Theodore Pappas	Markena Ward	358	Fred Hadayia			
Eric Thompson	567	Surace-Smith	Mavrick Fredericks	357	Giglione-Ackerman			
Nicholas Patterson	565	Theodore Pappas	Samantha Romano	353	Fred Hadayia			
Shahab Mahdavejad	563	Theodore Pappas	Hannah Welfling	348	Simon Arias			
Jordan Freeman	556	Steve Greer	Santana Schwass	348	Steve Friedlander			
Akenese Ati	548	Steve Friedlander	Jared Durham	345	Simon Arias			
Vladimir Flores Cruz	546	Altig-Orlovic	Steven Knudsen	339	T J Powers			
Mele Tuitupou	545	Steve Friedlander	Bradley Kampmeier	338	Joe Manone			
Andre Hawthorne	529	Laura Fisher	Rashon Howard	335	Fred Hadayia			
John Setu	521	Steve Friedlander	Aaron Price	335	Simon Arias			
Zachary Santino	513	Oldham-Bianchi	Tere Diamond	327	Steve Friedlander			
Melissa Wartman	513	Surace-Smith	Kelly Ryan	326	Surace-Smith			
Jacquelyn Swift	509	Altig-Orlovic	Linda Jackson	324	Steve Friedlander			
Karen Cheng	495	Simon Arias	Tracy LePore	322	Bob Olson			
Carl Carlberg	494	Gevorg Yanukyan	Benjamin Thompson	321	Altig-Orlovic			
Bruce Viaje	493	Altig-Orlovic	Trevor Mayer	320	Altig-Orlovic			
Peter Kwiatkowski	493	Joe Manone	Sandy Riley	319	Chris Hernandez			
Jervis Archer	491	Theodore Pappas	Ali Rothbaum	307	Sabrina Lloyd			
Sheree Risley-Aragon	487	Diego Arangopuerta	Harold Robertson	305	Matt Henderson			
Jeremy Engrav	485	Joe Manone	Matthew Lukesh	303	Matt Henderson			
Lawrence Smith	483	Steve Greer	I-Perfection Harris	299	Cunningham-Weatherspoon			
Joshua Cook	483	Simon Arias	Graeme Orr	298	Steve Friedlander			
Corwyn Boykins	481	Jeffery Thiel	Edward Atkinson	298	Surace-Smith			
Elaine Kulawiak	479	Oldham-Bianchi	Clayton Herron	294	Steve Greer			
Christopher Kennedy	473	Surace-Smith	James Franklin	290	Altig-Orlovic-Hay			
Scott Davison	471	Steve Greer	Christopher Buonanni	281	Matt Henderson			
Souleymane Bah	463	Fred Hadayia	Anna Senra	280	Cohen-Cohen			
Steven Bast	462	Joe Manone	Rafael Spratling	275	Matt Henderson			
Alisha Armand	460	Theodore Pappas	Russell Trujillo	271	Steven DiChiaro			
Daniel Johnson	460	Surace-Smith	Nehemiah Lucas	267	Joseph Diecedue			
Corey Bryant	453	Tim McAdams	Jason Fontaine	265	Matt Wolfanger			
Cory Hobbs	452	Mark Hancock	Richard Hairston	263	Simon Arias			
Mardolin Tutai	441	Steve Friedlander	Erna Gasanin	258	Fred Hadayia			
Ahmad Abdollahzadeh-Parsa	433	Cohen-Cohen	David Higa	251	Cohen-Cohen			
Erik Boyd	430	Fred Hadayia	Dan Nebraska	247	Simon Arias			
Maureen Brunet-Forchilli	426	Oldham-Bianchi	Byron Welch	245	Steve Friedlander			
Nicole Conrad	423	Fred Hadayia	Jacob Unger	242	Simon Arias			
Trauja Purifoy	419	Mark Hancock	Natalya Rubel	241	Altig-Orlovic			
Marc Salvaggi	414	Surace-Smith	Christopher Tise	240	Altig-Orlovic			
Vaine Rere	414	Steve Friedlander	Danielle Arena	238	Cisco Perez			



SA CODES

This insert recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month. The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month

Name	#	SGA	Name	#	SGA	Name	#	SGA
Louis Giogaia	4	Theodore Pappas	Christopher Bruton	2	Alex Roland	Ryan McCarthy	2	Furer-Whittinghill
Jack Bryant	3	Scott Sonnenberg	Andrew Cavicchi	2	Simon Arias	Erin Murray	2	Bob Olson
Scott Gates	3	Steven DiChiaro	Kalle Convery	2	Simon Arias	Rebecca Najlis	2	Jatoft-Foti
Irma Hayes	3	Paul Rumbuc	Leslie Coward	2	Matthew Hogan	Tabita Neukirch	2	Bob Olson
Melody Hudson	3	Scott Sonnenberg	Gretchen Crady	2	Joe Manone	Christopher Newman	2	Surace-Smith
Tyler McBride	3	Alt-Orl-Traboulay	Craig Duletzke	2	Dan Rubio	Bernard Oliphant	2	Altig-Orlovic-Hay
Raymond Ochoa	3	Desi Dimitrova	Timothy Enzor	2	Scott Sonnenberg	Prentiss Parker	2	Cohen-Cohen
Dominic Park	3	Theodore Pappas	Joseph Falzone	2	Dorian Oldham	Aaron Price	2	Simon Arias
Victor Schwenoha	3	Jatoft-Foti	Amandeep Gill	2	Altig-Orlovic	Carly Radzimanowski	2	Eric Cochran
Theresa Setefano	3	Steve Friedlander	Jahn Herrick	2	Altig-Orlovic	Ataka Reed	2	Bob Olson
Lawerence Smith	3	Steve Greer	Jason James	2	Steve Friedlander	Ali Rothbaum	2	Sabrina Lloyd
Nicholas Spirito	3	Slav Bitman	Daniel G Johnson	2	Surace-Smith	Santana Schwass	2	Steve Friedlander
Anthony Vuolo	3	Fred Hadayia	Desmond Kamara	2	Laura Fisher	Andrew Smith	2	Slav Bitman
Pamela Altman	2	Surace-Smith	Marie Karaky	2	Simon Arias	Andrew Sunkin	2	Theodore Pappas
Edward Atkinson	2	Surace-Smith	Jennifer Kinder	2	Dorian Oldham	Peter Talamaiavao	2	Steve Friedlander
Amy Baird	2	Scott Sonnenberg	Jason Lassic	2	Cunningham-Weatherspoon	Jacob Unger	2	Simon Arias
Candice Beadle	2	Steve Greer	Matthew Lewis	2	Slav Bitman	Jonathan Woelfle	2	Altig-Orlovic
Daniel Bernard	2	Oldham-Bianchi	Keturah Malaykhan	2	Theodore Pappas	Amanda Zophin	2	Williams-Zophin
Jasmine Boyd	2	Alt-Orl-Venekamp	Jennifer McBroom	2	Slav Bitman			
Henry Briggs	2	Steve Friedlander	Andre McCallum	2	Surace-Smith			

GA CODES

Name	#	SGA	Name	#	SGA	Name	#	SGA
Ariana Jones	8	Theodore Pappas	Clayton Herron	3	Steve Greer	Matthew Hodge	2	Oldham-Bianchi
Graeme Orr	7	Steve Friedlander	Burnette Hughes	3	Bob Olson	Nicole Johnson	2	Surace-Smith
Karen Gagarin	6	Jatoft-Foti	Dmitriy Kagan	3	Slav Bitman	Darrell Jones	2	Gigione-Ackerman
Nasr Quadri	6	Theodore Pappas	Heather Leitch	3	Cunningham-Weatherspoon	Bradley Kampmeier	2	Joe Manone
Christopher Simpson	5	Scott Sonnenberg	Michael Lindsey	3	Simon Arias	Peter Kwiatkowski	2	Joe Manone
Jovani Chappel	4	Simon Arias	Kenneth Ludwig	3	Steven DiChiaro	Tracy LePore	2	Bob Olson
I-Perfection Harris	4	Cunningham-Weatherspoon	Chris Lussier	3	Steven DiChiaro	Matthew Lukesh	2	Matt Henderson
Kraig Jilge	4	Jatoft-Foti	Lillian Mariso	3	David Hausman	Christopher Madsen	2	Eric Cochran
Daniel Mastropolo	4	Slav Bitman	Jesse Remby	3	Simon Arias	Seini Mafi	2	Steve Friedlander
George Rosicky	4	Bob Olson	Rafael Spratling	3	Matt Henderson	Andrew McQuade	2	Steven DiChiaro
Kirk Waters	4	Slav Bitman	Zbigniew Stankiewicz	3	Fred Hadayia	Lidia Meglei	2	Bob Olson
Anthony Anderson	3	Mark Hancock	Ryan C Wilson	3	Philip Prata	Ryan Neel	2	T J Powers
Karen Barbour	3	Steve Greer	Sione Aholoka	2	Steve Friedlander	James Palmes	2	Joseph Diecedue
Amanda Beyersdorff	3	Surace-Smith	Souleymane Bah	2	Fred Hadayia	Scott Patterson	2	Joseph Diecedue
Erik Boyd	3	Fred Hadayia	Josh Bloomquist	2	Tiffany Roland	Daniel Rapp	2	Jeffery Thiel
Rachel Bryson	3	Simon Arias	Wayne Blumling	2	Jeffery Thiel	Ronald Rennich	2	Simon Arias
Timothy Clark	3	Surace-Smith	London Burnett	2	Surace-Smith	Cecilia San Diego-Tomas	2	Jatoft-Foti
Matthew Conrad	3	Surace-Smith	Carl Carlberg	2	Gevorg Yanukyan	Zachary Santino	2	Oldham-Bianchi
Barbara Corigliano	3	Sabrina Lloyd	Peter Chung	2	Jatoft-Foti	John Setu	2	Steve Friedlander
Ashley Deleveleuse	3	Philip Prata	Cameron Cimino	2	Simon Arias	Ofa Siasau	2	Steve Friedlander
Loretta Ekeroma	3	Steve Friedlander	Randall Cook	2	Joseph Diecedue	James Smith	2	Altig-Orlovic-Hay
Thomas Felicciardi	3	Theodore Pappas	Alexander Dorey	2	Imran Satti	Scott Smith	2	Fred Hadayia
Seiloni Filimoehala	3	Steve Friedlander	Eric Ebbitt	2	Simon Arias	Taneshia Solomon	2	Steve Greer
Larry Finch	3	Matthew Hogan	DeAnthony Hartman	2	Paul Rumbuc	Bobby Szwaja	2	Theodore Pappas

GA CODES

Name	#	SGA	Name	#	SGA	Name	#	SGA
Senelinah Talamaivao	2	Steve Friedlander	Bruce Viaje	2	Altig-Orlovic	Christine Weatherspoon	2	Mark Beckford
Ronald Trombetta	2	Simon Arias	Emmanuel Villasenor	2	Chris Hernandez	Bryon Welch	2	Steve Friedlander
Ransy Vazquez	2	Bob Olson	Timothy Watson	2	Surace-Smith	Kyle Wrobel	2	Surace-Smith

MGA CODES

Name	#	SGA	Name	#	SGA	Name	#	SGA
Simon Rolland	18	Steve Friedlander	Pamela Furuya	4	Altig-Orlovic	Evan Holzhauer	3	Giglione-Ackerman
Jason Bratin	17	Theodore Pappas	Troy Plummer	4	Altig-Orlovic-Hay	Jack Keiderling	3	Giglione-Ackerman
Justin Adams	14	Simon Arias	Astrid Cartagena	4	Eric Cochran	Richard Barbour	3	Steve Greer
Kellen Cuttance	14	Slav Bitman	John Ophals	4	Cunningham-Weatherspoon	Alexandra Graham	3	Fred Hadayia
Samuel Cohen	13	Fred Hadayia	Richard Correa	4	Steven DiChiaro	Moswen Taylor	3	Mark Hancock
Syed Quadri	12	Theodore Pappas	Alfred Taren	4	Desi Dimitrova	Juan Cardona	3	Chris Hernandez
Steven Moore	12	Scott Sonnenberg	Steven Cox	4	Steve Friedlander	Richard Johnson	3	Matthew Hogan
Mack Doby	11	Joseph Diecedue	Mark Corkrean	4	Steve Greer	Timothy Kieran	3	Chris LaFond
Ernesto Magat	11	Jatoft-Foti	Mark Danner	4	Steve Greer	Jonathan MacLennan	3	Chris LaFond
Matthew Diulus	11	Simon Arias	Antonio Monica	4	David Hausman	Danielle Jankowski	3	Michael LiBassi
Taina Lameko	10	Steve Friedlander	Michael Mandella	4	Chris Hernandez	Darren Miller	3	Joe Manone
Ben Halali	10	Jatoft-Foti	Doreen Ryan-Foti	4	Jatoft-Foti	Hal Herman	3	Oldham-Bianchi
Raymond Risucci	10	Dorian Oldham	Mark Wyner	4	Sabrina Lloyd	William Parmeter	3	Oldham-Bianchi
Patrick Bendure	10	Surace-Smith	Cara DeFiore	4	Joe Manone	Leslie Ellis	3	Bob Olson
Mathew Hart	10	Surace-Smith	Mark Kukielski	4	Eric Neal	George Noujaim	3	Philip Prata
Thomas Vena	9	Simon Arias	Levar Morgan	4	Theodore Pappas	Steven King	3	Paul Rumbuc
Bob Wingate	8	Slav Bitman	Charles McMain	4	T J Powers	Darcy Schrieber	3	Paul Rumbuc
Lorenzo Lameko	8	Steve Friedlander	Richard Lepis	4	Philip Prata	Haoyu Xu	3	Imran Satti
Brett Gryska	8	Oldham-Bianchi	Matt Pflueger	4	Tiffany Roland	Henry Ingraham	3	Williams-Zophin
Joshua Goodman	7	Steven DiChiaro	Rodney Ward	4	Paul Rumbuc	Kasali Kotun	3	Williams-Zophin
Matthew Parks	7	Surace-Smith	Brandon MacDonald	4	Scott Sonnenberg			
Bobby Gujral	6	Altig-Orlovic	Daniel Hartwig	4	Surace-Smith			
Scott Davis	6	Simon Arias	Norman Candelore	4	Jeffery Thiel			
William Smith	6	Steve Friedlander	Scott Hanna	4	Williams-Zophin			
Marisa Willgruber	6	Fred Hadayia	Kevin Appasamy	3	Altig-Orlovic			
Sebastian Kazek	6	Matt Henderson	Andrew Helgeson	3	Altig-Orlovic			
Cherie Adams	6	Bob Olson	Blake Higuchi	3	Altig-Orlovic			
Melne Lewis	6	Bob Olson	Tina Phongsavath	3	Altig-Orlovic			
David Wang	6	Bob Olson	Natalie Wagner	3	Altig-Orlovic			
Richard Henry	6	Alex Roland	Jonathan Maust	3	Alt-Orl-Hay			
Elias Hazen	6	Surace-Smith	Luay Ghawi	3	Alt-Orl-Traboulay			
Casey Kunash	5	Simon Arias	Dustin Dunbar	3	Altig-Orlovic-Venekamp			
Lucan Schmidt	5	Simon Arias	Aaron Garcia	3	Diego Aranguopuerta			
Joshua Fritz	5	Slav Bitman	Daniel Bauer	3	Simon Arias			
Matthew Turnquist	5	Steven DiChiaro	Michael Clemente	3	Simon Arias			
Marino Baca	5	Chris Hernandez	Tiffany Curley	3	Eric Cochran			
Charles Mickens	5	Matthew Hogan	Ricardo Grandt	3	Laura Fisher			
Mark Glazer	5	Theodore Pappas	Ryan Hall	3	Laura Fisher			
Robert Kanaan	5	Imran Satti	Serah James	3	Steve Friedlander			
Caleb Douce	5	Jeffery Thiel	Norman Sellen	3	Steve Friedlander			